FORM SE FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Option One Mortgage Acceptance Corporation

Exact Name of Registrant as Specified in Charter

0001025562

Registrant CIK Number

Form 8-K, April 13, Series 2004-2

Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-104020

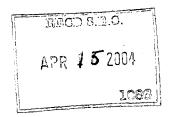
SEC File Number, if available CESSED

APR 16 2004

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Name of Person Filing the Document (If Other than the Registrant)





SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: April <u>13</u>, 2004

OPTION ONE MORTGAGE ACCEPTANCE

CORPORATION

Name:

David S. Wells

Title:

Assistant Secretary

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

Exhibit No.	Description	<u>Format</u>
99.3	Computational Materials	P*

^{*}The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.



Banc of America Securities

XRBS Greenwich Capital

RMBS New Issue Term Sheet

\$987,500,000 Certificates (approximate)

Option One Mortgage Loan Trust 2004-2, Asset Backed Certificates, Series 2004-2 Offered Classes: A-2, A-3, A-4, M-1, M-2, M-3, M-4, M-5, M-6 & M-7

Option One Mortgage Acceptance Corporation Depositor

Option One Mortgage Corporation Originator and Master Servicer

March 31, 2004

Banc of America Securities LLC

RBS Greenwich Capital

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Option One Mortgage Loan Trust 2004-2, Asset Backed Certificates, Series 2004-2

				C	ertificates				
	Expected Approximate	Interest	Principal	Expected WAL (yrs)	Expected Principal Window (mos)	Expected Last Distribution Date		··	
Class	Size ^(A)	Туре	Type	Call/Mat	Call/Mat_	Call/Mat ^(C)	Ex	pected Ratin	gs
							Fitch	Moody's	S&P_
A-1A(B)	\$336,690,000	Floating	Sen		Not Offered	Hereby	* AAA 🐇	: Aaa 🖖	# AAA *
A-1B(B)	\$200,000,000	Floating	Sen		Not Offered	Hereby - Format - Format	AAA#	- Aaa	*AAA
A-2(D)	\$97,530,000	Floating	Sen Seq	1.00/1.00	1-19/1-19	Nov-2005/Nov-2005	AAA	Aaa	AAA
A·3 ^(D)	\$159,710,000	Floating	Sen Seq	3.00/3.00	19-71/19-71	Mar-2010/Mar-2010	AAA	Aaa	AAA
A-4 ^(D)	\$31,070,000	Floating	Sen Seq	6.66/8.51	71-81/71-182	Jan-2011/Jun-2019	AAA	Aaa	AAA
M-1	\$58,000,000	Floating	Mezz	4.75/5.19	39-81/39-146	Jan·2011/Jun·2016	AA	Aa2	AA+
M-2	\$47,500,000	Floating	Mezz	4.72/5.11	38-81/38-132	Jan-2011/Apr-2015	A+	A2	AA
M·3	\$14,000,000	Floating	Mezz	4.71/5.03	37-81/37-114	Jan-2011/Oct-2013	A	A3	AA-
M-4	\$10,000,000	Floating	Mezz	4.70/4.97	37-81/37-107	Jan-2011/Mar-2013	A·	Baa1	A+
M-5	\$12,500,000	Floating	Mezz	4.70/4.89	37-81/37-100	Jan-2011/Aug-2012	BBB+	Baa2	A
M-6	\$10,000,000	Floating	Mezz	4.70/4.75	37-81/37-90	Jan-2011/Oct-2011	BBB	Baa3	BBB+
M·7	\$10,500,000	Floating	Mezz	4.46/4.46	37-78/37-78	Oct-2010/Oct-2010	BB+	Ba1	BBB

- (A) The Approximate Size is subject to a permitted variance in the aggregate of plus or minus 5%.
- (B) The Class A·1A and Class A·1B Certificates will be offered pursuant to the prospectus, but, will be excluded from this term sheet.
- (C) The Expected Last Distribution Date is calculated based on the Pricing Speed.
- (D) The Class A·2, Class A·3, and Class A·4 Certificates will be sized based on investor demand and may be either combined or further divided.

Structure:

- (1) The Class A-1A and Class A-1B Certificates are backed primarily by the cash flow from the Group I Mortgage Loans (as defined herein). The Class A-2, Class A-3, and Class A-4 Certificates are backed primarily by the cash flow from the Group II Mortgage Loans (as defined herein). The Class M-1, Class M-2, Class M-3, Class M-4, Class M-5, Class M-6 and Class M-7 Certificates are backed by the cash flows from the Group I Mortgage Loans and the Group II Mortgage Loans.
- (2) The margins on the Class A Certificates will double and the margins on the Mezzanine Certificates will be equal to 1.5x the original margins after the Optional Termination Date.
- (3) Each class of Certificates will be subject to a Net WAC Rate as described herein.
- (4) The Mezzanine Certificates will not receive principal distributions prior to the Stepdown Date.

	Pricing Speed
Adjustable-rate Mortgage Loans	100% ARM PPC
	100% ARM PPC assumes that prepayments start at 4% CPR in month one, increase by approximately 1.348% each month to 35% CPR in month twenty-four, and remain at 35% CPR thereafter.
Fixed rate Mortgage Loans	115% FRM PPC 100% FRM PPC assumes that prepayments start at 4% CPR in month one, increase by approximately 1.455% each month to 20% CPR in month twelve, and remain at 20% CPR thereafter.

Banc of America Securities LLC

RBS Greenwich Capital

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC and Greenwich Capital Markets, Inc. (the "Underwriters") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer os solicitation would be allegal. This material is based on information that the Underwriters contributes of the present that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriters make no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriters and their affiliates, officers, directors, partners and employees, including persons involved in the preparation or events, and this material may, from time to time, have long or short positions in, and buy and self-underwriter should not be relied upon for such purposes. The Underwriters and their affiliates, officers, directors, partners and employees, including persons involved in the preparation or events, and this material may, from time to time, have long or short positions in, and buy and self-underwriter should not be relied upon for such purposes. The Underwriters and their affiliates, officers, directors, partners and employees, including persons involved in the preparation of this material may be filed with the Securities and Exchange Commission (the "SEC") and incorpora



		\$	Summary of Imp	ortant I	Dates	
Deal Infor	mation			Collater	al Information	
Expected F	ricing	4/1/2004		Cut-off I	Date	4/1/2004
Expected S	Settlement	4/13/2004		Next Pag	yment	5/1/2004
First Distr	ibution	5/25/2004		Statistic	al Calculation Date	3/1/2004
Expected S	Stepdown	5/25/2007				
Certificate	Information					
,		Initial		Delay	Expected	REMIC
Class	Dated Date	Accrual	Accrual Method	Delay Days	Last Distribution	Maturity
		Days		Days	Date (Call/Mat) *	Date **
A-2	4/13/2004	0	Act/360	0	Nov-2005/Nov-2005	May 2034
A-3	4/13/2004	0	Act/360	0	Mar-2010/Mar-2010	May 2034
A-4	4/13/2004	0	Act/360	0	Jan-2011/Jun-2019	May 2034
M-1	4/13/2004	0	Act/360	0	Jan-2011/Jun-2016	May 2034
M-2	4/13/2004	0	Act/360	0	Jan-2011/Apr-2015	May 2034
M·3	4/13/2004	0	Act/360	0	Jan-2011/Oct-2013	May 2034
M-4	4/13/2004	0	Act/360	0	Jan-2011/Mar-2013	May 2034
M·5	4/13/2004	0	Act/360	0	Jan-2011/Aug-2012	May 2034
M·6	4/13/2004	0	Act/360	0	Jan-2011/Oct-2011	May 2034
M-7	4/13/2004	0	Act/360	0	Oct-2010/Oct-2010	May 2034

- The Expected Last Scheduled Distribution Date is calculated based on the Pricing Speed.
- The REMIC Maturity Date is the Distribution Date following the maturity date for the Mortgage Loan with the latest possible maturity date.

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Banc of America Securities LLC



SUMMARY OF TERMS

Title of Securities: Option One Mortgage Loan Trust 2004-2, Asset Backed Certificates, Series 2004-2.

Offered Certificates: The Class A-2 Certificates, the Class A-3 Certificates and the Class A-4 Certificates

(together and with the Class A-1A and Class A-1B Certificates, the "Class A Certificates") and the Class M-1 Certificates, Class M-2 Certificates, Class M-3 Certificates, Class M-4 Certificates, Class M-5 Certificates, Class M-6 Certificates and

Class M-7 Certificates, the "Mezzanine Certificates".

Non-Offered Certificates: The Class A-1A and Class A-1B Certificates (together with the Offered Certificates, the

"Certificates").

Offering Type: All of the Certificates will be offered publicly pursuant to a Prospectus.

Originator and Master

Servicer:

Option One Mortgage Corporation.

Trustee and Custodian: Wells Fargo Bank, N.A.

Depositor: Option One Mortgage Acceptance Corporation.

Co-Lead Managers: Banc of America Securities LLC and RBS Greenwich Capital.

Co-Managers: UBS Warburg LLC and H&R Block Financial Advisors Inc.

PMI Insurer: PMI Mortgage Insurance Co, "PMI".

Closing Date: On or about April 13, 2004.

Tax Status: The Offered Certificates will be treated as evidencing ownership of debt instruments in

a REMIC for federal income tax purposes.

ERISA Eligibility: Each class of Offered Certificates is expected to be ERISA eligible, subject to conditions

described in the prospectus.

SMMEA Eligibility: The Offered Certificates are not expected to constitute "mortgage related securities" for

purposes of SMMEA.

Distribution Dates: The 25th of each month, or if such day is not a business day, the next succeeding

business day, beginning in May 2004.

Accrued Interest: The price to be paid by investors for the Certificates will not include accrued interest

(settle flat).

Day Count: With respect to the Offered Certificates, Actual/360.

Payment Delay: With respect to the Offered Certificates, 0 days.

Stepped Servicing Fees: Approximately 0.30% per annum on the aggregate principal balance of the Mortgage

> Loans for months 1 through 10 from the month of the Closing Date, approximately 0.40% per annum on the aggregate principal balance of the Mortgage Loans for months 11 through 30 from the month of the Closing Date and approximately 0.65% per annum on the aggregate principal balance of the Mortgage Loans for months 31 and thereafter

from the month of the Closing Date.



SUMMARY OF TERMS (Continued)

Trustee Fees:

Approximately 0.0030% per annum on the aggregate principal balance of the Mortgage Loans.

Statistical Calculation

March 1, 2004.

Date:

a:

Cut-off Date:

For each Mortgage Loan in the mortgage pool on the Closing Date, the later of (i) the origination date of each Mortgage Loan or (ii) the close of business April 1, 2004. For each Mortgage Loan subsequently acquired by the trust with funds from the Pre-Funding Accounts, the later of (i) the origination date or (ii) the first day of the month in which such loan was acquired.

Initial Mortgage Loans:

As of the Statistical Calculation Date, the aggregate principal balance of the Initial Mortgage Loans was approximately \$299,727,738, of which: (i) approximately \$194,983,756 consisting of a pool of conforming balance fixed rate and adjustable rate Mortgage Loans (the "Group I Initial Mortgage Loans") and (ii) approximately \$104,743,981 consisting of a pool of conforming and non-conforming balance fixed rate and adjustable rate mortgage loans (the "Group II Initial Mortgage Loans" and together with the Group I Initial Mortgage Loans, the "Initial Mortgage Loans"). The aggregate principal balance of the Mortgage Loans as of the Cut-off Date is expected to equal approximately \$750,000,000 after the deposit of additional Mortgage Loans on or before the Closing Date (the "Mortgage Loans as of the Cut-off Date"). See the attached collateral descriptions for additional information on the Initial Mortgage Loans as of the Statistical Calculation Date.

Group I Pre-Funding Amount:

A Group I Pre-Funding Account will be established on the Closing Date into which no more than \$162,500,000 will be deposited (the "Group I Pre-Funded Amount"). These funds will be used to purchase subsequent conforming balance fixed rate and adjustable rate Mortgage Loans for deposit in Loan Group I, together with the Group I Initial Mortgage Loans, the "Group I Mortgage Loans". On or prior to April 30, 2004 (the "Group I Pre-Funding Period"), the amounts on deposit in the Group I Pre-Funding Account will be used to purchase subsequent Mortgage Loans (to the extent available) having similar characteristics as the Group I Initial Mortgage Loans (with any unused portion of the Group I Pre-Funded Amount to be distributed as principal to the Class A-1A and A-1B Certificates). See "Description of the Collateral".

Group II Pre-Funding Amount:

A Group II Pre-Funding Account (together with the Group I Pre-Funding Account, the "Pre-Funding Accounts") will be established on the Closing Date into which no more than \$87,500,000 will be deposited (the "Group II Pre-Funded Amount"). These funds will be used to purchase subsequent conforming and non-conforming fixed rate and adjustable rate Mortgage Loans for deposit in Loan Group II, together with the Group II Initial Mortgage Loans, the "Group II Mortgage Loans". On or prior to April 30, 2004 (the "Group II Pre-Funding Period"), the amounts on deposit in the Group II Account will be used to purchase subsequent Mortgage Loans (to the extent available) having similar characteristics as the Group II Initial Mortgage Loans (with any unused portion of the Group II Pre-Funded Amount to be distributed as principal to the Class A-2 Certificates). See "Description of the Collateral".

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SUMMARY OF TERMS (Continued)

Optional Termination Date:

The Master Servicer will have the right to purchase all of the Group I and Group II Mortgage Loans and REO properties in the mortgage pool once the aggregate principal balance of the Mortgage Loans in both loan groups is less than or equal to 10% of the sum of (i) the Mortgage Loans as of the Cut-off Date, (ii) the original Group I Pre-Funded Amount and (iii) the original Group II Pre-Funded Amount. In the event the Master Servicer fails to exercise its right to such termination, the NIMS Insurer, if any, will have the ability to exercise the termination.

Monthly Master Servicer Advances:

The Master Servicer will be obligated to advance its own funds in an amount equal to the aggregate of all payments of principal and interest (net of Servicing Fees) that were due during the related period on the Mortgage Loans. Advances are required to be made only to the extent they are deemed by the Master Servicer to be recoverable from related late collections, insurance proceeds, condemnation proceeds or liquidation proceeds.

Banc of America Securities LLC



CREDIT ENHANCEMENT

Credit Enhancement:

Credit enhancement for the structure is provided by the PMI Policy, Excess Cashflow, overcollateralization, and subordination.

Certificate Credit Enhancement

- (1) The Class A Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 16.25% subordination of the Mezzanine Certificates, and the Overcollateralization Amount.
- (2) The Class M-1 Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 10.45% in subordinate Mezzanine Certificates and the Overcollateralization Amount
- (3) The Class M·2 Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 5.70% in subordinate Mezzanine Certificates and the Overcollateralization Amount.
- (4) The Class M-3 Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 4.30% in subordinate Mezzanine Certificates and the Overcollateralization Amount.
- (5) The Class M-4 Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 3.30% in subordinate Mezzanine Certificates and the Overcollateralization Amount.
- (6) The Class M-5 Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 2.05% in subordinate Mezzanine Certificates and the Overcollateralization Amount.
- (7) The Class M-6 Certificates are enhanced by the PMI Policy, Excess Cashflow, approximately 1.05% in subordinate Mezzanine Certificates and the Overcollateralization Amount.
- (8) The Class M-7 Certificates are enhanced by the PMI Policy, Excess Cashflow, and the Overcollateralization Amount.

percentage of the Mortgage Loans as of the Cut off Date and on a similar percentage

As of the Statistical Calculation Date, approximately 72.90% of the Initial Mortgage Loans with LTVs above 80% will be covered by a mortgage insurance policy (the "PMI Policy") issued by PMI. For each of those Mortgage Loans, PMI provides insurance coverage, subject to certain carveouts, down to 60% of the value of the related mortgaged property. It is expected that PMI will provide such coverage on a similar

of the subsequent Mortgage Loans.

PMI Policy:



CREDIT ENHANCEMENT (Continued)

Overcollateralization Target Amount:

Prior to the Stepdown Date, the Overcollateralization Target Amount will be approximately 1.25% of the sum of (i) the aggregate Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the amounts on deposit in the Pre-Funding Accounts on the Closing Date. The Overcollateralization Target Amount on or after the Stepdown Date will be the lesser of approximately (a) 1.25% of the sum of (i) the aggregate Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) amounts on deposit in the Pre-Funding Accounts on the Closing Date and (b) 2.50% of the aggregate Principal Balance of the Mortgage Loans for the related Distribution Date, subject to a floor equal to 0.50% of the sum of (i) the aggregate Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) amounts on deposit in the Pre-Funding Accounts on the Closing Date; provided however, if a Trigger Event is in effect on the related Distribution Date, the Overcollateralization Target Amount will be equal to the Overcollateralization Target Amount for the previous Distribution Date.

Expected Credit Support Percentage:

Class	Initial Credit Support	After Stepdown Support
A	17.50%	35.00%
M-1	11.70%	23.40%
M-2	6.95%	13.90%
M-3	5.55%	11.10%
M-4	4.55%	9.10%
M-5	3.30%	6.60%
M-6	2.30%	4.60%
M-7	1.25%	2.50%

Overcollateralization Amount:

The Overcollateralization Amount is equal to the excess of the aggregate principal balance of the Mortgage Loans and any remaining amounts in the Pre-Funding Accounts over the aggregate principal balance of the Certificates and the Class P Certificates. On the Closing Date, the Overcollateralization Amount is expected to equal the Overcollateralization Target Amount. To the extent the Overcollateralization Amount is reduced below the Overcollateralization Target Amount, Excess Cashflow will be directed to build the Overcollateralization Amount until the Overcollateralization Target Amount is reached.

Overcollateralization Release Amount: The Overcollateralization Release Amount means, with respect to any Distribution Date, the lesser of (x) the Principal Remittance Amount for such Distribution Date and (y) the excess, if any, of (i) the Overcollateralization Amount for such Distribution Date (assuming that 100% of the aggregate Principal Remittance Amount is applied as a principal payment on such Distribution Date) over (ii) the Overcollateralization Target Amount for such Distribution Date.



CREDIT ENHANCEMENT (Continued)

Overcollateralization Deficiency Amount:

The Overcollateralization Deficiency Amount is the excess, if any, of (a) the Overcollateralization Target Amount for such Distribution Date over (b) the Overcollateralization Amount for such Distribution Date, calculated for this purpose after taking into account the reduction on such Distribution Date of the certificate principal balances of all classes of Certificates resulting from the distribution of the Principal Distribution Amount (but not the Extra Principal Distribution Amount) on such Distribution Date, but prior to taking into account any Realized Losses allocated to any class of Certificates on such Distribution Date.

Available Funds:

Available Funds will be equal to the sum of the following amounts with respect to the Mortgage Loans, net of amounts reimbursable therefrom to the Master Servicer or the Trustee: (i) the aggregate amount of monthly payments on the Mortgage Loans due on the related due date and received by the Master Servicer by the determination date, after deduction of the Trustee Fee for such Distribution Date, the Servicing Fee for such Distribution Date, any accrued and unpaid Servicing Fees and Trustee Fees in respect of any prior Distribution Dates, and any PMI Policy fee for such Distribution Date (ii) unscheduled payments in respect of the Mortgage Loans, including prepayments, insurance proceeds, net liquidation proceeds and proceeds from repurchases of and substitutions for such Mortgage Loans occurring during the related Prepayment Period, excluding prepayment charges, (iii) payments from the Master Servicer in connection with Advances and Prepayment Interest Shortfalls for such Distribution Date and (iv) amounts transferred from the interest coverage accounts and, at the end of each Pre-Funding Period, any excess amounts transferred from the Pre-Funding Accounts.

Excess Cashflow:

For the Certificates and each Distribution Date is equal to the sum of (x) any Overcollateralization Release Amount and (y) the excess, if any, of the Available Funds over the sum of (i) the current and unpaid interest paid on the Class A Certificates and the current interest paid on the Mezzanine Certificates and (ii) the Principal Remittance Amount.

Stepdown Date:

The earlier to occur of (i) the Distribution Date on which the aggregate principal balance of the Class A Certificates has been reduced to zero and (ii) the later to occur of (a) the Distribution Date in May 2007 and (b) the first Distribution Date on which the Credit Enhancement Percentage (after taking into account distributions of principal on such Distribution Date) is greater than or equal to 35.00%. The Credit Enhancement Percentage is obtained by dividing (x) the aggregate certificate principal balance of the Mezzanine Certificates and the Overcollateralization Amount by (y) the aggregate principal balance of the Mortgage Loans plus any remaining funds in the Pre-Funding Accounts.

Banc of America Securities LLC



CREDIT ENHANCEMENT (Continued)

Trigger Event:

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date (i) if the 60+ day delinquency percentage (including loans that are in bankruptcy or foreclosure and are 60+ days delinquent or that are REO) is greater than [45]% of the Credit Enhancement Percentage or (ii) if during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2007 - April 2008	[TBD]%
May 2008 – April 2009	[TBD]%
May 2009 – April 2010	[TBD]%
May 2010 - April 2011	[TBD]%
May 2011 and thereafter	[TBD]%



PASS-THROUGH RATES

The Pass Through Rate for each class of the Offered Certificates for any Distribution Date will be the lesser of (x) the related Formula Rate for such Distribution Date and (y) the related Net WAC Rate for such Distribution Date.

Formula Rate:

The Formula Rate is the lesser of

- the sum of (a) one month LIBOR as determined for the related period and (b) the certificate margin for the applicable class, and
- (ii) the Maximum Cap Rate for such Distribution Date.

On each Distribution Date after the Optional Termination Date, the certificate margins for the Class A Certificates will be 2 times their initial margins, and the certificate margins for the Mezzanine Certificates will be 1.5 times their respective initial margin.

Adjusted Net Mortgage Rate:

The "Adjusted Net Mortgage Rate" for each Mortgage Loan is equal to the mortgage rate less the sum of (i) the Servicing Fee Rate, (ii) the Trustee Fee Rate and (iii) the PMI Policy fee rate, if applicable.

Adjusted Net Maximum Mortgage Rate:

The "Adjusted Net Maximum Mortgage Rate" for each Mortgage Loan is equal to the maximum mortgage rate (or the mortgage rate in the case of any fixed rate mortgage loan) less the sum of (i) the Servicing Fee Rate, (ii) the Trustee Fee Rate and (iii) the PMI Policy fee rate, if applicable.

Maximum Cap Rate:

The Maximum Cap Rate for the Class A.2, Class A.3 and Class A.4 Certificates and any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average of the Adjusted Net Maximum Mortgage Rates of the Group II Mortgage Loans.

The Maximum Cap Rate for the Mezzanine Certificates on any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average (weighted in proportion to the results of subtracting from the aggregate principal balance of each loan group the aggregate certificate balance of the related Class A Certificates) of (i) the weighted average Adjusted Net Mortgage Rate on the Group I Mortgage Loans and (ii) the weighted average of the Adjusted Net Mortgage Rate on the Group II Mortgage Loans.

Option One Mortgage Loan Trust 2004-2, Asset Backed Certificates, Series 2004-2 \$987,500,000 (approximate)



PASS-THROUGH RATES (Continued)

Net WAC Rate:

The Net WAC Rate for the Class A-2, Class A-3 and Class A-4 Certificates on any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average of the Adjusted Net Mortgage Rates of the Group II Mortgage Loans.

The Net WAC Rate for the Mezzanine Certificates on any Distribution Date is a per annum rate (subject to adjustment based on the actual number of days elapsed in the related Accrual Period) equal to the weighted average (weighted in proportion to the results of subtracting from the aggregate principal balance of each loan group the aggregate certificate balance of the related Class A Certificates) of (i) the weighted average Adjusted Net Mortgage Rate on the Group I Mortgage Loans and (ii) the weighted average Adjusted Net Mortgage Rate on the Group II Mortgage Loans.

Net WAC Rate Carryover Amount:

For any Distribution Date the "Net WAC Rate Carryover Amount" for any class of Certificates is the sum of (1) the excess, if any, of the amount of interest that would have accrued on such class had the Net WAC Rate not applied over the amount of interest actually accrued on such class based on the related Net WAC Rate, (2) the unpaid portion of any related Net WAC Rate Carryover Amount from the prior Distribution Dates, and (3) accrued interest at the related Formula Rate on the amount described in clause (2) for the most recently ended Accrual Period. Any Net WAC Rate Carryover Amount will be paid on such Distribution Date or future Distribution Dates to the extent of funds available.



YIELD MAINTENANCE AGREEMENT

On the Closing Date, the Trustee will enter into a Yield Maintenance Agreement with [TBD] (the "Counterparty") for the benefit of the Class A-2, Class A-3 and Class A-4 Certificates. The notional balance of the Yield Maintenance Agreement and the strike prices are in the table below. In exchange for a fixed payment on the Closing Date, the Counterparty will be obligated to make monthly payments to the Trustee when one month LIBOR exceeds the strike rate. Such payments will be capped at their maximum amount when one month LIBOR equals or exceeds the ceiling. The Yield Maintenance Agreement will terminate after the Distribution Date in August 2007.

Yield Maintenance Agreement Class A-2/A-3/A-4 Certificates							
Period	Notional (\$)	Strike (%)	Ceiling (%)	Period	Notional (\$)	Strike (%)	Ceiling (%)
1	288,310,000	n/a	n/a	21	181,894,021	5.62	9.01
2	286,532,428	5.76	9.06	22	174,498,300	5.64	9.01
3	284,054,663	5.96	9.06	23	167,058,742	7.88	9.00
4	281,149,047	5.76	9.06	24	159,825,908	7.09	9.00
5	277,819,772	5.76	9.06	25	152,757,693	7.34	9.00
6	274,072,651	5.95	9.05	26	145,852,191	7.63	9.00
7	269,915,968	5.75	9.05	27	139,190,042	7.89	9.00
8	265,358,739	5.95	9.05	28	132,748,451	7.63	9.00
9	260,412,072	5.75	9.05	29	126,520,062	8.09	8.99
10	255,088,346	5.75	9.05	30	120,505,843	8.36	8.99
11	249,410,184	6.27	9.04	31	114,689,991	7.84	8.99
12	243,449,846	5.64	9.04	32	109,065,812	8.28	8.99
13	237,256,861	5.84	9.04	33	103,629,632	7.99	8.98
14	230,843,781	5.64	9.04	34	98,372,235	8.03	8.98
15	224,258,550	5.83	9.03	35	93,288,780	8.98	8.98
16	217,513,890	5.63	9.03	36	88,377,995	8.50	8.97
17	210,623,277	5.62	9.02	37	83,628,748	8.78	8.97
18	203,600,880	5.82	9.02	38	83,628,748	8.68	8.97
19	196,461,492	5.61	9.01	39	83,628,748	8.96	8.97
20	189,220,453	5.81	9.01	40	83,628,748	8.67	8.97

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YIELD MAINTENANCE AGREEMENT (Continued)

On the Closing Date, the Trustee will enter into a Yield Maintenance Agreement with [TBD] (the "Counterparty") for the benefit of the Mezzanine Certificates. The notional balance of the Yield Maintenance Agreement and the strike prices are in the table below. In exchange for a fixed payment on the Closing Date, the Counterparty will be obligated to make monthly payments to the Trustee when one month LIBOR exceeds the strike rate. Such payments will be capped at their maximum amount when one month LIBOR equals or exceeds the ceiling. The Yield Maintenance Agreement will terminate after the Distribution Date in August 2007.

Yield Maintenance Agreement Mezzanine Certificates							
Period	Notional (\$)	Strike (%)	Ceiling (%)	Period	Notional (\$)	Strike (%)	Ceiling (%)
1	162,500,000	n/a	n/a	21	162,500,000	4.58	7.97
2	162,500,000	4.67	7.97	22	162,500,000	4.66	7.97
3	162,500,000	4.87	7.97	23	162,500,000	6.84	7.97
4	162,500,000	4.67	7.97	24	162,500,000	6.05	7.97
5	162,500,000	4.67	7.97	25	162,500,000	6.29	7.97
6	162,500,000	4.87	7.97	26	162,500,000	6.58	7.97
7	162,500,000	4.67	7.97	27	162,500,000	6.84	7.97
8	162,500,000	4.87	7.97	28	162,500,000	6.60	7.97
9	162,500,000	4.67	7.97	29	162,500,000	7.05	7.97
10	162,500,000	4.67	7.97	30	162,500,000	7.32	7.97
11	162,500,000	5.20	7.97	31	162,500,000	6.79	7.97
12	162,500,000	4.58	7.97	32	162,500,000	7.24	7.97
13	162,500,000	4.77	7.97	33	162,500,000	6.95	7.97
14	162,500,000	4.58	7.97	34	162,500,000	7.01	7.97
15	162,500,000	4.77	7.97	35	162,500,000	7.97	7.97
16	162,500,000	4.58	7.97	36	162,500,000	7.48	7.97
17	162,500,000	4.58	7.97	37	162,500,000	7.76	7.97
18	162,500,000	4.77	7.97	38	151,880,827	7.66	7.97
19	162,500,000	4.58	7.97	39	139,510,253	7.95	7.97
20	162,500,000	4.77	7.97	40	127,544,121	7.68	7.97

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INTEREST DISTRIBUTIONS

- I. On each Distribution Date, the Group I Interest Remittance Amount will be distributed from Available Funds in the following order of priority:
- (i) concurrently, to the holders of the Class A-1A and Class A-1B Certificates, *pro rata*, based on their respective entitlements, current interest for such Distribution Date;
- (ii) concurrently, to the holders of the Class A-1A and Class A-1B Certificates, *pro rata*, based on their respective entitlements, the Unpaid Interest Shortfall Amount, if any, for such Distribution Date; and
- (iii) concurrently, to the holders of the Class A-2, Class A-3 and Class A-4 Certificates, *pro rata*, the remaining current interest and remaining Unpaid Interest Shortfall Amount, if any, for such class for such Distribution Date to the extent not distributed pursuant to II(i) and II(ii) below.
- II. On each Distribution Date, the Group II Interest Remittance Amount will be distributed from Available Funds in the following order of priority:
- (i) concurrently, to the holders of the Class A·2, Class A·3 and Class A·4 Certificates, *pro rata*, based on their respective entitlements, current interest for such Distribution Date;
- (ii) concurrently, to the holders of the Class A·2, Class A·3 and Class A·4 Certificates, *pro-rata*, based on their respective entitlements, the Unpaid Interest Shortfall Amount, if any, for such Distribution Date; and
- (iii) concurrently, to the holders of the Class A·1A and Class A·1B Certificates, *pro rata*, the remaining current interest and remaining Unpaid Interest Shortfall Amount, if any, for such class for such Distribution Date to the extent not distributed pursuant to I(i) and I(ii) above.
- III. On each Distribution Date, following the distributions made pursuant to clauses I and II above, the Trustee shall make the following disbursements and transfers in the order of priority described below, in each case to the extent of the sum of the Group I Interest Remittance Amount and the Group II Interest Remittance Amount remaining undistributed for such Distribution Date:
- (i) to the holders of the Class M-1 Certificates, current interest for such class for such Distribution Date;
- (ii) to the holders of the Class M-2 Certificates, current interest for such class for such Distribution Date;
- (iii) to the holders of the Class M-3 Certificates, current interest for such class for such Distribution Date;
- (iv) to the holders of the Class M-4 Certificates, current interest for such class for such Distribution Date;
- (v) to the holders of the Class M·5 Certificates, current interest for such class for such Distribution Date;
- (vi) to the holders of the Class M-6 Certificates, current interest for such class for such Distribution Date;
- (vii) to the holders of the Class M·7 Certificates, current interest for such class for such Distribution Date; and
- (viii) any remainder as described under "Excess Cashflow Distribution".



PRINCIPAL DISTRIBUTIONS

- On each Distribution Date, (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, the Group I Principal Distribution Amount, to the extent available, will be distributed in the following order of priority:
- (i) concurrently, to the holders of the Class A·1A and Class A·1B Certificates, pro rata, until the certificate principal balance of each such class has been reduced to zero; and
- (ii) to the holders of the Class A-2, Class A-3 and Class A-4 Certificates, sequentially, until the certificate principal balance of each such class has been reduced to zero, to the extent not distributed pursuant to II(i) below;
- On each Distribution Date, (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, the Group II Principal Distribution Amount, to the extent available, will be distributed in the following order of priority:
- (i) to the holders of the Class A·2, Class A·3 and Class A·4 Certificates, sequentially, until the certificate principal balance of each such class has been reduced to zero; and
- (ii) concurrently, to the holders of the Class A-1A and Class A-1B Certificates, pro rata, until the certificate principal balance of each such class has been reduced to zero, to the extent not distributed pursuant to I(i) above.
- III. On each Distribution Date (a) prior to the Stepdown Date or (b) on which a Trigger Event is in effect, distributions in respect of principal to the extent of the sum of the Group I Principal Distribution Amount and the Group II Principal Distribution Amount remaining undistributed after I and II above for such Distribution Date shall be made in the following amounts and order of priority:
- (i) to the Class M-1 Certificates until the certificate principal balance is reduced to zero;
- (ii)to the Class M·2 Certificates until the certificate principal balance is reduced to zero;
- (iii)to the Class M·3 Certificates until the certificate principal balance is reduced to zero;
- (iv)to the Class M-4 Certificates until the certificate principal balance is reduced to zero;
- (v) to the Class M-5 Certificates until the certificate principal balance is reduced to zero;
- (vi) to the Class M·6 Certificates until the certificate principal balance is reduced to zero; and
- (vii) to the Class M-7 Certificates until the certificate principal balance is reduced to zero.



PRINCIPAL DISTRIBUTIONS (Continued)

- IV. On each Distribution Date, (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, the Group I Principal Distribution Amount will be distributed in the following order of priority:
- (i) concurrently, to the holders of the Class A-1A and Class A-1B Certificates, *pro rata*, the Group I Senior Principal Distribution Amount, until the certificate principal balance of each such class has been reduced to zero; and
- (ii) to the holders of the Class A-2, Class A-3 and Class A-4 Certificates, sequentially, the Group II Senior Principal Distribution Amount, until the certificate principal balance of each such class has been reduced to zero.
- V. On each Distribution Date (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, the Group II Principal Distribution Amount will be distributed in the following order of priority:
- (i) to the Class A·2, Class A·3 and Class A·4 Certificates, sequentially, the Group II Senior Principal Distribution Amount until the certificate principal balance of each such class has been reduced to zero; and
- (ii) concurrently, to the Class A-1A and Class A-1B Certificates, *pro rata*, the Group I Senior Principal Distribution Amount until the certificate principal balance of each such class has been reduced to zero.
- VI. On each Distribution Date (a) on or after the Stepdown Date and (b) on which a Trigger Event is not in effect, distributions in respect of principal to the extent of the Principal Distribution Amount remaining undistributed after IV and V above for such Distribution Date shall be made in the following amounts and order of priority:
- (i) to the Class M·1 Certificates, the Class M·1 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- (ii) to the Class M-2 Certificates, the Class M-2 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- (iii) to the Class M·3 Certificates, the Class M·3 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- (iv) to the Class M-4 Certificates, the Class M-4 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- (v) to the Class M·5 Certificates, the Class M·5 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero;
- (vi) to the Class M-6 Certificates, the Class M-6 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero; and
- (vii) to the Class M·7 Certificates, the Class M·7 Principal Distribution Amount until the certificate principal balance thereof is reduced to zero.

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EXCESS CASHFLOW DISTRIBUTION

On each Distribution Date, any excess cashflow shall be paid as follows:

- (i) to build or maintain the Overcollateralization Amount to the Overcollateralization Target Amount payable in the same manner and priorities as described under Principal Distributions above;
- (ii) to the Class M-1 Certificates, any Unpaid Interest Shortfall Amount;
- (iii) to the Class M-1 Certificates, any Allocated Realized Loss Amounts;
- (iv) to the Class M-2 Certificates, any Unpaid Interest Shortfall Amount;
- (v) to the Class M-2 Certificates, any Allocated Realized Loss Amounts;
- (vi) to the Class M-3 Certificates, any Unpaid Interest Shortfall Amount;
- (vii) to the Class M-3 Certificates, any Allocated Realized Loss Amounts;
- (viii) to the Class M-4 Certificates, any Unpaid Interest Shortfall Amount;
- (ix) to the Class M-4 Certificates, any Allocated Realized Loss Amounts;
- (x) to the Class M-5 Certificates, any Unpaid Interest Shortfall Amount;
- (xi) to the Class M·5 Certificates, any Allocated Realized Loss Amounts;
- (xii) to the Class M-6 Certificates, any Unpaid Interest Shortfall Amount;
- (xiii) to the Class M·6 Certificates, any Allocated Realized Loss Amounts;
- (xiv) to the Class M-7 Certificates, any Unpaid Interest Shortfall Amount;
- (xv) to the Class M-7 Certificates, any Allocated Realized Loss Amounts;
- (xvi) an amount equal to any unpaid remaining Net WAC Rate Carryover Amounts to the extent not covered by the Yield Maintenance Agreement(s) with respect to the Class A and Mezzanine Certificates to such Certificates first, pro rata, to the Class A Certificates based on the amount payable to each class of Class A Certificates and second, sequentially, to the Class M·1, Class M·2, Class M·3, Class M·4, Class M·5, Class M·6 and Class M·7 Certificates; and
- (xvii) any remaining amounts to Certificates which are not offered hereby.



DEFINITIONS

Unpaid Interest Shortfall Amount:

The "Unpaid Interest Shortfall Amount" means (i) for each class of Offered Certificates and the first Distribution Date, zero, and (ii) with respect to each class of Offered Certificates and any Distribution Date after the first Distribution Date, the amount, if any, by which (a) the sum of (1) current interest for such class for the immediately preceding Distribution Date and (2) the outstanding Unpaid Interest Shortfall Amount, if any, for such class for such preceding Distribution Date exceeds (b) the aggregate amount distributed on such class in respect of interest pursuant to clause (a) of this definition on such preceding Distribution Date, plus interest on the amount of interest due but not distributed on the Certificates of such class on such preceding Distribution Date, to the extent permitted by law, at the Pass-Through Rate for such class for the most recently ended Interest Accrual Period.

Allocated Realized Loss Amount: An Allocated Realized Loss Amount with respect to any class of Mezzanine Certificates and any Distribution Date is an amount equal to the sum of any Realized Loss allocated to that class of Certificates on such Distribution Date and any Allocated Realized Loss Amount for that class remaining unpaid from the previous Distribution Date.

Realized Loss:

Realized Loss means, with respect to any defaulted Mortgage Loan that is liquidated, the amount of loss realized equal to the portion of the Principal Balance remaining unpaid after application of all liquidation proceeds and insurance proceeds net of amounts reimbursable to the Master Servicer for related Advances, Servicing Advances and Servicing Fees in respect of such Mortgage Loan.

All Realized Losses on the Mortgage Loans will be allocated on each Distribution Date, first to the Excess Cashflow, second in reduction of the Overcollateralization Amount, third to the Class M-7 Certificates, fourth to the Class M-6 Certificates, fifth to the Class M-5 Certificates, sixth to the Class M-4 Certificates, seventh to the Class M-3 Certificates, eighth to the Class M-2 Certificates, and ninth to the Class M-1 Certificates. An allocation of any Realized Losses to a Mezzanine Certificate on any Distribution Date will be made by reducing the certificate principal balance thereof, after taking into account all distributions made thereon on such Distribution Date. Realized Losses will not be allocated to the Class A-1A, Class A-1B, Class A-2, Class A-3 or Class A-4 Certificates. However it is possible that under certain loss scenarios there may not be enough principal and interest on the Mortgage Loans to pay the Class A-1A, Class A-1B, Class A-2, Class A-3 and Class A-4 Certificates all interest and principal amounts to which such Certificates are then entitled.



Group I Interest Remittance Amount: The Group I Interest Remittance Amount with respect to any Distribution Date is that portion of the Available Funds for such Distribution Date attributable to interest received or advanced with respect to the Group I Mortgage Loans.

Group I Principal Remittance Amount:

The Group I Principal Remittance Amount means with respect to any Distribution Date, the sum of (i) all scheduled payments of principal collected or advanced on the Group I Mortgage Loans by the Master Servicer that were due during the related Due Period, (ii) the principal portion of all partial and full principal prepayments of the Group I Mortgage Loans applied by the Master Servicer during the related Prepayment Period, (iii) the principal portion of all related net liquidation proceeds and insurance proceeds received during such Prepayment Period with respect to the Group I Mortgage Loans, (iv) that portion of the Purchase Price, representing principal of any repurchased Group I Mortgage Loan, deposited to the Collection Account during such Prepayment Period, (v) the principal portion of any related Substitution Adjustments deposited in the Collection Account during such Prepayment Period with respect to the Group I Mortgage Loans, (vi) on the Distribution Date on which the Trust is to be terminated in accordance with the Pooling Agreement, that portion of the Termination Price, representing principal with respect to the Group I Mortgage Loans and (vii) on the Distribution Date immediately following the end of the Funding Period, any amounts remaining in the Group I Account after giving effect to any purchase of Subsequent Group I Mortgage Loans.

Group I Basic Principal Distribution Amount:

The Group I Basic Principal Distribution Amount means with respect to any Distribution Date the excess of (i) the Group I Principal Remittance Amount for such Distribution Date over (ii) the product of (a) the Overcollateralization Release Amount, if any, for such Distribution Date and (b) the Group I Principal Percentage.

Group I Principal Distribution Amount: The Group I Principal Distribution Amount with respect to any Distribution Date is the sum of (i) the Group I Basic Principal Distribution Amount for such Distribution Date and (ii) the product of (a) the Extra Principal Distribution Amount for such Distribution Date and (b) the Group I Principal Percentage.

Group II Interest Remittance Amount: The Group II Interest Remittance Amount with respect to any Distribution Date is that portion of the Available Funds for such Distribution Date attributable to interest received or advanced with respect to the Group II Mortgage Loans.



Group II Principal Remittance Amount: The Group II Principal Remittance Amount means with respect to any Distribution Date, the sum of (i) all scheduled payments of principal collected or advanced on the Group II Mortgage Loans by the Master Servicer that were due during the related Due Period, (ii) the principal portion of all partial and full principal prepayments of the Group II Mortgage Loans applied by the Master Servicer during the related Prepayment Period, (iii) the principal portion of all related net liquidation proceeds and insurance proceeds received during such Prepayment Period with respect to the Group II Mortgage Loans, (iv) that portion of the Purchase Price, representing principal of any repurchased Group II Mortgage Loan, deposited to the Collection Account during such Prepayment Period, (v) the principal portion of any related Substitution Adjustments deposited in the Collection Account during such Prepayment Period with respect to the Group II Mortgage Loans, (vi) on the Distribution Date on which the Trust is to be terminated in accordance with the Pooling Agreement, that portion of the Termination Price, representing principal with respect to the Group II Mortgage Loans and (vii) on the Distribution Date immediately following the end of the Funding Period, any amounts remaining in the Group II Account after giving effect to any purchase of Subsequent Group II Mortgage Loans.

Group II Basic Principal Distribution Amount:

The Group II Basic Principal Distribution Amount means with respect to any Distribution Date the excess of (i) the Group II Principal Remittance Amount for such Distribution Date over (ii) the product of (a) the Overcollateralization Release Amount, if any, for such Distribution Date and (b) the Group II Principal Percentage.

Group II Principal Distribution Amount:

The Group II Principal Distribution Amount with respect to any Distribution Date is the sum of (i) the Group II Basic Principal Distribution Amount for such Distribution Date and (ii) the product of (a) the Extra Principal Distribution Amount for such Distribution Date and (b) the Group II Principal Percentage.

Principal Remittance Amount:

The Principal Remittance Amount is the sum of the Group I Principal Remittance Amount and the Group II Principal Remittance Amount.

Principal Distribution Amount:

The Principal Distribution Amount is the sum of the Group I Principal Distribution Amount and the Group II Principal Distribution Amount.

Extra Principal Distribution Amount:

The Extra Principal Distribution Amount with respect to any Distribution Date is the lesser of (x) the Excess Cashflow for such Distribution Date and (y) the Overcollateralization Deficiency Amount for such Distribution Date.

Group I Principal Percentage:

The Group I Principal Percentage for any Distribution Date is the percentage equivalent of a fraction, the numerator of which is (i) the Group I Principal Remittance Amount for such Distribution Date, and the denominator of which is (ii) the Principal Remittance Amount for such Distribution Date.

Group II Principal Percentage:

The Group II Principal Percentage for any Distribution Date is the percentage equivalent of a fraction, the numerator of which is (i) the Group II Principal Remittance Amount for such Distribution Date, and the denominator of which is (ii) the Principal Remittance Amount for such Distribution Date.

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Group I Senior Principal Distribution Amount:

Group I Senior Principal Distribution Amount means as of any Distribution Date on or after the Stepdown Date and as long as a Trigger Event is not in effect, the excess of (a) the certificate principal balance of the Class A·1A and Class A·1B Certificates immediately prior to such Distribution Date over (b) the lesser of (x) the product of (1) approximately 65.00% and (2) the aggregate Principal Balance of the Group I Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (y) the amount by which the aggregate Principal Balance of the Group I Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period exceeds the product of (1) 0.50% and (2) the aggregate Principal Balance of the Group I Mortgage Loans on the Cut-off Date and the Group I Pre-Funding Amount.

Group II Senior Principal Distribution Amount:

Group II Senior Principal Distribution Amount means as of any Distribution Date on or after the Stepdown Date and as long as a Trigger Event is not in effect, the excess of (a) the certificate principal balance of the Class A-2, Class A-3, and Class A-4 Certificates immediately prior to such Distribution Date over (b) the lesser of (x) the product of (1) approximately 65.00% and (2) the aggregate Principal Balance of the Group II Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (y) the amount by which the aggregate Principal Balance of the Group II Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period exceeds the product of (1) 0.50% and (2) the aggregate Principal Balance of the Group II Mortgage Loans on the Cut-off Date and the Group II Pre-Funding Amount.

Senior Principal Distribution Amount:

The Senior Principal Distribution Amount is an amount equal to the sum of (i) the Group I Senior Principal Distribution Amount and (ii) the Group II Senior Principal Distribution Amount.

Class M·1 Principal Distribution Amount:

The Class M-1 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount) and the Class M-1 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 76.60% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

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Class M·2 Principal Distribution Amount:

The Class M·2 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount), the Class M·1 Certificates (after taking into account the Class M·1 Principal Distribution Amount) and the Class M·2 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 86.10% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-3 Principal Distribution Amount:

The Class M·3 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount), the Class M·1 Certificates (after taking into account the Class M·1 Principal Distribution Amount), the Class M·2 Certificates (after taking into account the Class M·2 Principal Distribution Amount) and the Class M·3 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 88.90% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-4 Principal Distribution Amount:

The Class M-4 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount), the Class M-3 Certificates (after taking into account the Class M-3 Principal Distribution Amount), and the Class M-4 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 90.90% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

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Class M·5 Principal Distribution Amount:

The Class M·5 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount), the Class M·1 Certificates (after taking into account the Class M·1 Principal Distribution Amount), the Class M·2 Certificates (after taking into account the Class M·2 Principal Distribution Amount), the Class M·3 Certificates (after taking into account the Class M·3 Principal Distribution Amount), the Class M·4 Certificates (after taking into account the Class M·4 Principal Distribution Amount), and the Class M·5 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 93.40% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

Class M-6 Principal Distribution Amount:

The Class M 6 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount), the Class M-3 Certificates (after taking into account the Class M-3 Principal Distribution Amount), the Class M-4 Certificates (after taking into account the Class M-4 Principal Distribution Amount), the Class M·5 Certificates (after taking into account the Class M·5 Principal Distribution Amount) and the Class M-6 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 95.40% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

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Class M-7 Principal Distribution Amount: The Class M-7 Principal Distribution Amount is an amount equal to the excess of (x) the sum of the aggregate certificate principal balance of the Class A Certificates (after taking into account the Senior Principal Distribution Amount), the Class M-1 Certificates (after taking into account the Class M-1 Principal Distribution Amount), the Class M-2 Certificates (after taking into account the Class M-2 Principal Distribution Amount), the Class M-3 Certificates (after taking into account the Class M·3 Principal Distribution Amount), the Class M·4 Certificates (after taking into account the Class M-4 Principal Distribution Amount), the Class M-5 Certificates (after taking into account the Class M-5 Principal Distribution Amount), the Class M-6 Certificates (after taking into account the Class M-6 Principal Distribution Amount) and the Class M-7 Certificates immediately prior to such Distribution Date over (y) the lesser of (A) the product of (i) 97.50% and (ii) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period after giving effect to prepayments in the related Prepayment Period and (B) the aggregate principal balance of the Mortgage Loans as of the last day of the related due period, minus the product of (x) 0.50% and (y) the sum of (i) the Principal Balance of the Mortgage Loans as of the Cut-off Date and (ii) the original Pre-Funded Amounts.

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179

360

798

DESCRIPTION OF COLLATERAL INITIAL MORTGAGE LOANS Minimum Maximum Summary Total Statistical Calculation Date Principal Balance \$299,727,737.80 Number of Loans 1,689 \$50,000.00 Average Original Loan Balance \$177,590.48 \$751,450.00 \$749,921.27 Average Current Loan Balance \$177,458.70 \$49,769.01 (1) Weighted Average Combined Original LTV 78.09% 15.15% 100.00% (1) Weighted Average Gross Coupon 4.700% 6.792% 13.950% (1) (2) Weighted Average Gross Margin 2.850% 10.750% 4.851%

24

356

607

175

500

(1)(3) Weighted Average FICO Score

(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)

(1) Weighted Average Remaining Term to Maturity (months)

		Percent of Statistica Calculation Date
	Range	Principal Balance
Product Type	Adjustable	74.27%
	Fixed	25.73%
Fully Amortizing Mortgage Loans		99.98%
Lien	First	99.08%
	Second	0.92%
Property Type	SFR	72.50%
	PUD	9.42%
	2-4 Family	12.49%
	Low Rise Condo	4.53%
	Manufactured Housing	0.99%
	High Rise Condo	0.07%
Occupancy Status	Owner Occupied	92.07%
	Non-Owner Occupied	6.12%
	Second Home	1.81%
Geographic Distribution	California	23.53%
	New York	19.96%
	Massachusetts	11.26%
	Florida	4.75%
	Texas	4.73%
	New Jersey	3.01%
Number of States (including DC)		47
Largest Zip Code Concentration		0.57%
Loans with Mortgage Insurance		23.45%
Loans with Prepayment Penalties		72.04%

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⁽¹⁾ Weighted Average reflected in Total.

⁽²⁾ Adjustable Loans Only



GROUP I INITIAL MORTGAGE LOANS

Summary	Total	<u>Minimum</u>	<u>Maximum</u>
Statistical Calculation Date Principal Balance	\$194,983,756.31		
Number of Loans	1,195		
Average Original Loan Balance	\$163,288.84	\$50,000.00	\$440,000.00
Average Current Loan Balance	\$163,166.32	\$49,769.01	\$439,656.75
(1) Weighted Average Combined Original LTV	78.08%	30.99%	95.00%
(1) Weighted Average Gross Coupon	6.792%	4.700%	11.950%
(1) (2) Weighted Average Gross Margin	4.852%	2.850%	8.000%
(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)	24	6	179
(1) Weighted Average Remaining Term to Maturity (months)	356	176	360
(1) (3) Weighted Average FICO Score	607	500	798

⁽¹⁾ Weighted Average reflected in Total.

		Percent of Statistica Calculation Date
	Range	Principal Balance
Product Type	Adjustable	74.35%
	Fixed	25.65%
Fully Amortizing Mortgage Loans		100.00%
Lien	First	100.00%
	Second	0.00%
Property Type	SFR	70.34%
	2-4 Family	14.75%
	PUD	8.20%
	Low Rise Condo	5.51%
	Manufactured Housing	1.09%
	High Rise Condo	0.11%
Occupancy Status	Owner Occupied	91.07%
•	Non-Owner Occupied	7.19%
	Second Home	1.74%
Geographic Distribution	California	21.97%
	New York	19.47%
	Massachusetts	10.92%
	Texas	5.33%
	Florida	4.87%
	Colorado	3.63%
Number of States (including DC)		45
Largest Zip Code Concentration		0.88%
Loans with Mortgage Insurance		24.52%
Loans with Prepayment Penalties		71.63%

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⁽²⁾ Adjustable Loans Only



Range of Mortgage Coupons (%)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Range of	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Mortgage Coupons	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
4.501 - 5.000	40	\$7,278,247.67	3.73%	39.93%	4.929%	651	72.71%	360	359	7
5.001 - 5.500	99	13,723,618.09	7.04	41.06	5.352	629	75.24	359	329	_
5.501 - 6.000	193	38,581,479.53	19.79	39.20	5.825	089	76.78	358	358	-
6.001 - 6.500	175	32,221,022.72	16.52	39.90	6.320	614	78.21	356	356	1
6.501 - 7.000	220	38,046,129.14	19.51	39.73	6.779	809	78.70	356	355	1
7.001 - 7.500	129	19,682,310.41	10.09	38.40	7.273	588	80.32	358	356	_
7.501 - 8.000	121	17,818,339.78	9.14	39.01	7.786	586	79.35	359	358	_
8.001 - 8.500	82	10,045,036.81	5.15	39.24	8.300	275	80.30	351	348	2
8.501 - 9.000	71	8,498,774.82	4.36	40.78	8.775	292	80.39	354	352	2
9.001 - 9.500	38	3,604,405.67	1.85	42.18	9.307	225	77.72	352	349	2
9.501 - 10.000	35	3,453,119.11	1.77	37.40	9.759	561	77.34	358	356	2
10.001 - 10.500	12	1,108,482.88	25.0	39.07	10.271	529	77.26	348	346	3
10.501 - 11.000	7	504,695.28	0.26	35.64	10.740	256	75.89	341	339	2
11.001 - 11.500	4	289,532.58	0.15	34.32	11.221	547	69.23	360	357	3
11.501 - 12.000	2	128,561.82	20.0	21.95	11.705	572	74.82	360	346	14
Total:	1,195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	1

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Combined Original Loan-to-Value Ratio (%)

	Number		Percent				W.A.	W.A.	W.A.	
	ð	Aggregate	of Loans		W.A.	Α. Α.	Combined	Original	Remaining	W.A.
Combined Original	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Loan-to-Value Ratio	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
30.01 - 35.00	5	\$389,290.94	0.20%	32.51%	7.224%	638	33.23%	360	357	
35.01 - 40.00	9	1,012,340.45	0.52	35.47	6.384	641	37.68	346	344	7
40.01 - 45.00	11	1,804,105.83	0.93	37.72	6.554	009	43.49	337	336	7
45.01 - 50.00	12	2,020,565.53	1.04	37.48	6.831	577	49.27	360	329	
50.01 - 55.00	15	2,264,551.67	1.16	35.10	6.382	265	53.36	341	341	
55.01 - 60.00	34	5,833,715.04	2.99	38.42	6.501	593	57.99	353	352	
60.01 - 65.00	72	11,728,344.44	6.02	39.25	6.691	280	63.50	356	356	
65.01 - 70.00	107	18,373,413.54	9.42	39.80	6.756	290	68.79	356	355	
70.01 - 75.00	128	20,746,672.81	10.64	39.79	6.793	586	73.99	359	358	
75.01 - 80.00	453	70,254,050.60	36.03	39.70	6.734	605	09.62	356	355	
80.01 - 85.00	96	16,701,426.52	8.57	40.44	6.723	632	84.33	358	357	
85.01 - 90.00	182	32,558,783.40	16.70	39.51	6.970	628	29.68	359	358	
90.01 - 95.00	74	11,296,495.54	5.79	39.52	7.184	631	94.83	358	357	
Total:	1,195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	326	

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Statistical Calculation Date Principal Balance (\$)

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Statistical Calculation Date	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Principal Balance	Loans	Balance	Balance	DTI	Conpon	Score	LTV	Maturity	Maturi	Age
less than 50,000.00	13	\$649,266.77	0.33%	32.23%	8.731%	561	71.59%			2
50,000.01 - 75,000.00	158	9,861,228.29	90.3	35.98	8.275	298	79.38			
75,000.01 - 100,000.00	129	11,372,438.76	5.83	36.83	7.495	909	77.94			_
100,000.01 - 125,000.00	139	15,660,203.82	8.03	37.61	7.155	598	77.89	355		-
125,000.01 - 150,000.00	155	21,325,492.24	10.94	37.57	6.944	593	76.80	355		-
150,000.01 - 175,000.00	148	24,169,675.55	12.40	38.19	6.754	605	77.91	355		1
175,000.01 - 200,000.00	113	21,224,355.10	10.89	41.46	669.9	909	77.91	357	356	1
200,000.01 - 225,000.00	82	17,504,512.85	86.8	41.15	6.428	605	75.90	360	359	1
225,000.01 - 250,000.00	65	15,495,601.96	7.95	40.02	6.527	609	76.15	360	359	-
250,000,01 - 275,000.00	29	17,569,741.69	9.01	41.77	6.412	610	79.80	360	359	1
275,000.01 - 300,000.00	56	16,178,399.25	8.30	39.94	6.466	622	79.28	327	356	_
300,000.01 - 325,000.00	30	9,395,760.79	4.82	40.96	6.552	614	79.25	360	359	1
325,000.01 - 350,000.00	18	5,984,467.00	3.07	42.01	6.513	653	80.88	360	359	-
350,000.01 - 375,000.00	7	2,523,434.98	1.29	40.60	6.782	611	79.31	360	359	1
375,000.01 - 400,000.00	7	2,724,225.05	1.40	45.53	5.992	624	80.13	360	359	1
400,000.01 - 425,000.00	9	2,471,795.46	1.27	43.82	6.074	628	81.36	360	360	0
425,000.01 - 450,000.00	2	873,156.75	0.45	36.27	7.200	929	82.48	360	359	-
Total:	1,195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	1

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Original Term to Maturity (Months)

	Number		Percent				W.A.	l	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage		by Principal	W.A.	Gross	Credit	Original		Term to	Loan
Original Term to Maturity	Loans	Balance	Balance	DTI		Score	LTV	Maturity	Maturity	Age
180	26	\$2,735,498.98	1.40%	ĺ	•		73.11%	180	179	1
240	12	1,276,202.60	0.65	42.45	6.991	635	71.22	240	240	0
360	1,157	190,972,054.73		ſ	1	209	78.19	360	328	1
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	1

Remaining Term to Maturity (Months)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Remaining Term to Maturity	Loans	Balance	Balance	DTI		Score	LTV	Maturity	Maturity	Age
176 - 180	26	\$2,735,498.98	1.40%	Ì	7.375%	619	73.11%	180	179	1
236 - 240	12	1,276,202.60	0.65			635		240	240	0
336 - 340	-	78,620.54		17.41		572	80.00	360	339	21
341 - 345	2	285,436.41	0.15	1		539	80.00	360	343	17
346 - 350	-	129,885.87	0.07			571	79.90	360	347	13
351 - 355	26	7,373,353.26	3.78	39.53	8.027	572	79.77	360	355	5
356 - 360	1,097	183,104,758.65	93.91	39.59	6.728	609	78.12	360	359	1
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	1

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Credit Score

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original		Term to	Loan
Credit Score	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
751 - 800	19	\$3,063,289.86	1.57%		6.337%	992	77.01%	350	348	2
701 - 750	56	10,464,568.15		40.44	6.302	721	81.98	358	357	-
651 - 700	181	32,385,299.14		39.76	6.200	671	79.66	355	354	1
601 - 650	346	55,878,117.56	28.66	39.16	6.542	625	80.31	356	355	1
551 - 600	303	50,015,086.90	25.65	39.32	6.905	280	76.90	357	356	-
501 - 550	271	40,795,384.08		40.24	7.569	527	74.31	358	357	τ-
451 - 500	-	252,000.00	0.13	47.84	066.9	200	70.00	360	360	0
Not Available	18	2,130,010.62		38.55	7.831	0	78.70	360	359	_
Total:	1,195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	_

Credit Grade

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	¥.∀
	Mortgage		by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Credit Grade	Loans		Balance	DTI	O	Score	LTV	Maturity	Maturity	Age
AA+	87	8	6.56%	40.07%	%668.9	269	83.49%	346	345	,
AA	483	82,163,014.79		39.63	6.455	614	78.32	357	356	,
 	158			39.90	7.190	549	75.16	898	357	,
8	148			39.56	7.587	543	72.18	698	358	,
O	31	4,598,072.26		45.03	8.293	541	86.89	328	326	,
00	14	1,953,027.17	1.00	39.46	9.305	581	64.36	360	358	, 7
NG	274	47,594,838.64	24.41	38.57	6.525	989	81.85	357	356	,-
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	,

Banc of America Securities LLC

RBS Greenwich Capital

This Structural Term Sheet, Collateral Term Sheet, Sheet, Collateral Term Sheet, Sheet, Collateral Term Sheet, Sheet



Property Type

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Property Type	Loans	Balance	Balance	DTI	Coupon	Score	LTV	_	Maturity	Age
SFR - Detached	882	882 \$136,093,251.63	%08.69	39.18%	6.830%	299	%99.77	355	354	-
2-4 Family - Detached	106	26,589,457.69	13.64	41.65	6.534	635	78.40	360	359	_
PUD - Detached	102	15,819,825.74	8.11	39.55	6.745	909	86.98	360	329	-
Low Rise Condo - Attached	64	10,736,033.71	5.51	38.69	6.752	979	78.08	360	358	2
2-4 Family - Attached	6	2,173,865.45	1.11	44.99	6.853	641	77.82	355	353	2
MF Housing - Detached	21	2,131,714.22		36.19	8.028	633	80.52	360	357	3
SFR - Attached	8	1,062,037.72	0.54	38.52	6.746	644	75.51	354	352	3
High Rise Condo - Attached	-	217,000.00	0.11	50.38	6.750	512	72.33	360	360	0
PUD - Attached	2	160,570.15	0.08	43.69	7.226	069	86.47	360	358	2
Total:	1.195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	607	78.08%	357	356	-

Occupancy Status

	Number		Percent				Υ.Α.	W.A	W.A.	
	of	Aggregate	of Loans		W.A	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	•	Term to	Loan
Occupancy Status	Loans	Balance	Balance	DTI	Conpon	Score	LTV	Maturity	Maturity	Age
Owner Occupied	1,086	,086 \$177,565,371.67	91.07%	39.51%	6.791%	602	78.25%	357	356	1
Non-Owner Occupied	68	14,023,961.02	7.19	39.44	6.953	661	75.78	322	354	1
Second Home	20	3,394,423.62	1.74	41.85	6.182	641	78.20	360	329	1
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	209		357	356	1

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Documentation

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.		Combined	_	Remaining	W.A.
	Mortgage	Principal	by Principal			_	Original	Term to	Term to	Loan
Documentation	Loans	Balance	Balance		Conbon	Score	LTV	_	Maturity	Age
Full Documentation	783 (783 \$118,104,006.39	60.57%	39.43%	6.925%			357		1
Stated Income Documentation	397	74,554,437.95		39.66	6.57				326	1
No Doc	6	1,279,670.32		00.0	7.501	720	88.01	360	329	1
Lite Documentation	9	1,045,641.65	0.54	44.87	6.717	609	70.95	360	360	0
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	356	-

Loan Purpose

	Number		Percent				W.A	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	•	Term to	Loan
Loan Purpose	Loans	Balance	Balance	ITO	Coupon	Score	LTV	Maturity	Maturity	Age
Cash Out Refi	811	811 \$137,026,088.72	70.28%			109	%69.92	356	322	1
Purchase	291	43,800,770.43	22.46	39.10	6.850	631	82.59	360	698	1
Rate/Term Refi	93	1			•	298	77.53	359	828	1
Total:	1,195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	998	1

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Product Type

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Product Type	Loans	Balance	Balance	DTI	Coupon	Score	LΤ	Maturity	Maturity	Age
2/28 ARM	\$ 952	756 \$129,978,724.66	%99'99	39.46%	6.621%	601	78.35%	360	L_	
30 Year Fixed	277	41,108,199.60	21.08	38.88	7.121	626		360	359	1
3/27 ARM	48	7,820,270.24	4.01	40.75	7.019	604	79.61	360	358	2
2/28 ARM with 5 Year Interest Only Period	28	5,456,922.83	2.80	41.66	6.516	636	85.24	360	358	2
30 Year Fixed Rate Reduction	98	4,645,763.31	2.38	44.48	8.537	547	68.65	360	359	1
15 Year Fixed	22	2,428,950.27	1.25	34.70	7.358	626	74.87	180	179	1
3/27 ARM with 5 Year Interest Only Period	2	1,312,433.00	29.0	41.71	5.722	657	74.77	360	358	2
20 Year Fixed	11	1,226,202.60	0.63	43.11	6.870	638	70.94	240	240	0
30 Yr Fixed with 5 Year Interest Only Period	3	355,800.00	0.18	38.30	6.475	681	76.98	360	357	3
15 Year Fixed Rate Reduction	2	191,847.98	0.10	37.52	8.163	525	49.94	180	179	1
Other	2	458,641.82	0.24	38.32	6.948	607	75.23	302	299	3
Total:	1,195	1,195 \$194,983,756.31	100.00%	39.55%	6.792%	607	78.08%	357	356	1

Amortization

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Amortization	Loans	Balance	Balance	DTI	_	Score	LT.	Maturity	Maturity	Age
Fully Amortizing	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	1		357	356	-
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	ı	209	78.08%	357	356	-

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Lien Position

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	Ϋ́	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original		Term to	Loan
Lien Position	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
	1,195	\$194,983,756.31	100.00%	39.55%	6.792%	209	%80'82	357	326	1
Total:	1,195	195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	326	Į

Prepayment Penalty Term (Months)

	Number		Percent				W.A.		W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	_	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Prepayment Penalty Term	Loans	Balance	Balance	DTI	Coupon		LTV	_	Maturity	Age
0	337	\$55,314,005.73	28.37%	39.10%	803%	909	77.38%	355	354	-
12	80	16,099,438.99	8.26	42.01	6.753	625	74.66	322	354	-
24	542	90,835,233.83	46.59	39.71	6.640	603	79.36	360	698	-
30	1	267,703.95	0.14	39.66	9.850	929	90.00	360	928	4
36	235	32,467,373.81	16.65	38.67	7.189	615	77.25	352	351	-
Total:	1,195	,195 \$194,983,756.31	100.00%	39.55%	6.792%	209	78.08%	357	326	1

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Geographic Distribution

	Number		Percent	I			W.A.	W.A.	W.A.	
	of	Aggregate	of Loans	ļ	W.A.	W.A.	Combined		Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit		Term to	Term to	Loan
Geographic Distribution	Loans	Balance	Balance	DTI	Coupon		LTV	Maturity	Maturity	Age
California	207	\$42,841,691.69		39.93%	6.610%	594		358	357	Age 1
New York	165	37,971,067.11	19.47	40.70	6.482	618	75.02	358	357	1
Massachusetts	97	21,296,763.91	10.92	39.90	6.274	627	76.12	359	358	1
Texas	97	10,388,148.63		37.20		587	78.92	346	345	1
Florida	82	9,502,901.86		40.05	7.252	622	82.08	360	359	1
Colorado	40	7,072,992.75	3.63	41.88	6.676	622	82.35	360	359	
New Jersey	33	5,657,083.30			7.032	594	77.74	360	359	1
Connecticut	31	4,888,131.36				613		357	356	1
Rhode Island	27	4,339,093.69		41.66		615		360	358	2
Illinois	29	4,161,945.79			7.288	591	82.99	353	352	1
Pennsylvania	33	3,921,645.40				589	79.22	341	340	1
Virginia	28	3,663,402.39				589		354	353	1
Georgia	26	3,500,877.48				641	86.03	358	357	2
North Carolina	29	3,163,854.67			7.636	596		357	355	2
Michigan	28	3,103,834.67				580		360	358	2
Maine	20	3,103,223.49				608		349	348	1
New Hampshire	19	2,833,782.39				593		360	360	0
Nevada	16	2,739,955.45				627	81.75	360	359	1
Washington	20			38.97	7.136	587	78.78	360	358	
	17	2,340,092.99			6.738	623		360	359	1
Arizona	22							360	359	
Ohio		2,127,124.40 1,969,016.85			6.316	620 598		360	359	1
Minnesota	13				7.111	564	75.96	360	359	
Maryland Indiana	11	1,487,276.81 1,474,694.75	0.76					353	359	1
	18				6.894 7.215	623		360		0
Wisconsin	9			37.31		580				- 0
Tennessee	12	1,002,239.40		31.47	7.698	609		332	331 358	1
Missouri	9					626		360		2
Kentucky	8					577	80.65	360		
South Carolina	6							360		
lowa	4	576,871.57				661	84.34 89.20	269 327	268 327	
Alabama	5					593				0
Idaho	5					576 577				
Oregon	4				8.362 8.488		80.74	360 345	358 343	
Louisiana	5						81.52 68.20			1
Vermont										
Wyoming	2							360		
Nebraska	3				6.665					
Delaware	2	283,624.40								
Montana				-						
Utah	2									
Arkansas	2									
Kansas										
Mississippi	1									
West Virginia										
Oklahoma	1 4405									
Total:	1,195	\$194,983,756.31	J 100.00%	39.55%	6.792%	607	78.08%	357	356	1

Banc of America Securities LLC

RBS Greenwich Capital

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Range of Gross Margins (%) - (Adjustable Loans Only)

	Number		Percent				×.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Range of Gross Margins	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2.501 - 3.000	8	\$1,661,334.28	1.15%	42.31%	5.148%	672	68.13%	360	329	1
3.001 - 3.500	48	9,431,573.86	6.51	39.83	5.257	671	72.59	360	329	1
3.501 - 4.000	66	18,491,046.60	12.75	38.77	5.730	626	74.64	329	329	1
4.001 - 4.500	157	29,167,450.67	20.12	40.09	6.122	621	80.18	360	329	1
4.501 - 5.000	179	32,755,581.97	22.59	40.38	6.542	599	79.37	360	359	1
5.001 - 5.500	139	21,928,931.21	15.13	38.68	7.003	582	79.91	360	359	1
5.501 - 6.000	87	13,721,834.69	9.46	39.01	7.299	578	81.25	360	329	1
6.001 - 6.500	61	8,951,445.84	6.17	39.10	8.085	595	80.54	329	356	2
6.501 - 7.000	31	4,384,956.91	3.02	38.99	8.427	544	78.43	360	358	2
7.001 - 7.500	16	1,436,967.08	66.0	40.17	9.475	552	77.44	360	356	4
7.501 - 8.000	18	3,045,869.44	2.10	42.20	990'6	569	79.10	360	356	4
Total:	843	843 \$144,976,992.55	100.00%	39.64%	6.630%	603	78.64%	360	359	_

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Banc of America Securities LLC



Initial Periodic Rate Cap (%) – (Adjustable Loans Only)

	Number		Percent				W.A.		W.A.	
-	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	X.A.
	Mortgage		by Principal	W.A.	Gross	Credit	Original		Term to	Loan
Initial Periodic Rate Cap	Loans	Balance	Balance	ITO	Coupon	Score	LTV	Maturity	Maturity	Age
3.000	841	841 \$144,686,097.32	%08'66	39.63%	6.629%		78.65%	360		1
4.000	1	152,518.24		48.32	7.250	541	85.00	360	322	5
5.000	F	138,376.99	0.10	39.42	009.9	505	57.92	360	354	9
Total:	843	843 \$144,976,992.55	100	39.64%	6.630%	603	78.64%	360	329	1

Periodic Rate Cap (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.		Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original		Term to	Loan
Periodic Rate Cap	Loans	Balance	Balance	DTI		Score	LTV		Maturity	Age
1.000	835 \$	835 \$143,635,977.53	%80.66	39.61%	6.624%		78.63%	360	359	1
1.500	8	1,341,015.02		43.11		209	79.92	360	357	3
Total:	843 \$	343 \$144,976,992.55	100.00%	39.64%	6.630%	603	78.64%	360	359	-

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Range of Maximum Interest Rates (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	¥.A.
Range of	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Maximum Interest Rates	Loans	Balance	Balance	ITO	Conbon	Score	LTV	Maturity	Maturity	Age
10.501 - 11.000	40	\$7,278,247.67	5.02%	39.93%	4.929%	651	72.71%	360	359	-
11.001 - 11.500	61	12,621,393.62	8.71	41.21	5.348	636	75.01	359	358	_
11 501 - 12 000	152	29,686,498.97	20.48	39.39	5.804	623	78.16	360	359	-
12.001 - 12.500	136	24,789,801.05	17.10	40.24	6.323	602	78.39	360	359	~
12.501 - 13.000	152	27,355,613.44	18.87	40.08	6.773	297	79.68	360	359	-
13.001 - 13.500	102	16,029,586.86	11.06	38.75	7.235	584	81.39	360	358	2
13.501 - 14.000	89	10,519,099.57	7.26	37.86	7.716	582	80.48	359	358	-
14.001 - 14.500	53	6,874,848.93	4.74	37.86	8.238	269	81.00	360	357	3
14.501 - 15.000	39	5,381,396.02	3.71	41.14	8.609	263	79.22	360	357	3
15.001 - 15.500	16	1,802,245.81	1.24	43.61	9.332	549	75.96	360	356	4
15.501 - 16.000	13	1,667,806.79	1.15	34.53	9.774	569	81.62	360	356	4
16.001 - 16.500	7	584,898.65	07.0	38.68	10.337	551	76.88	360	356	4
16.501 - 17.000	2	193,688.27	0.13	27.80	10.620	260	75.79	360	356	4
17.001 - 17.500	-	113,246.36	0.08	48.32	11.300	524	70.00	360	356	4
17.501 - 18.000	-	78,620.54	0.05	17.41	11.550	572	80.00	360	339	21
Total:	843	843 \$144,976,992.55	100.00%	39.64%	6.630%	603	78.64%	360	359	1

Banc of America Securities LLC

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Range of Minimum Interest Rates (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	.Α. Α.
Range of	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Minimum Interest Rates	Loans	Balance	Balance	DTI	Conpon	Score	LTV	Maturity	Maturity	Age
3.501 - 4.000		\$155,679.60	0.11%	31.81%	2.850%	629	80.00%	360	358	2
4.501 - 5.000	40	7,278,247.67	5.02	39.93	4.929	651	72.71	360	359	1
5.001 - 5.500	63	12,879,262.46	88.8	41.24	5.376	634	74.87	359	358	1
5.501 - 6.000	151	29,530,819.37	20.37	39.43	5.804	623	78.15	360	359	1
6.001 - 6.500	140	25,549,179.78	17.62	40.29	6.326	603	78.65	360	359	1
6.501 - 7.000	151	27,246,976.19	18.79	40.07	6.772	298	79.79	360	359	-
7.001 - 7.500	100	15,638,800.85	10.79	38.60	7.276	585	81.26	360	359	
7.501 - 8.000	72	11,158,001.76	7.70	38.09	7.739	580	79.94	359	358	2
8.001 - 8.500	51	6,506,256.21	4.49	37.85	8.291	570	80.64	360	357	3
8.501 - 9.000	34	4,593,262.24	3.17	40.88	8.745	561	80.34	360	357	3
9.001 - 9.500	16	1,802,245.81	1.24	43.61	9.332	549	75.96	360	356	4
9.501 - 10.000	13	1,667,806.79	1.15	34.53	9.774	569	81.62	360	356	4
10.001 - 10.500	7	584,898.65	0.40	38.68	10.337	551	76.88	360	356	4
10.501 - 11.000	2	193,688.27	0.13	27.80	10.620	260	75.79	360	356	4
11.001 - 11.500	_	113,246.36	0.08	48.32	11.300	524	70.00	360	356	4
11.501 - 12.000		78,620.54	0.05	17.41	11.550	572	80.00	360	339	21
Total:	843	843 \$144,976,992.55	100.00%	39.64%	6.630%	603	78.64%	360	359	1

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Next Interest Adjustment Date - (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Next Interest Adjustment Date	Loans	Balance	Balance	DTI	Conbon	Score	LTV	Maturity	Maturity	Age
September 1, 2004	1	\$138,376.99	0.10%	39.42%	%009.9	202	57.92%	360	354	9
October 1, 2004	-	182,553.89	0.13	46.08	7.950	535	80.00	360	343	17
November 1, 2004	-	102,882.52	70.0	45.05	8.250	546	80.00	360	344	16
June 1, 2005	2	201,991.67	0.14	36.65	10.054	292	80.00	360	346	14
July 1, 2005	-	99,499.14	20.0	38.74	8.550	220	80.00	360	352	8
August 1, 2005	_	199,064.79	0.14	19.66	8.650	510	80.00	360	353	7
September 1, 2005	9	859,460.27	0.59	35.41	8.006	544	75.36	360	354	9
October 1, 2005	29	4,025,966.34	2.78	39.03	7.951	585	82.36	360	355	5
November 1, 2005	22	7,625,903.97	5.26	40.62	8008	275	77.42	360	326	4
December 1, 2005	28	3,995,875.23	2.76	41.35	7.906	602	79.11	358	355	3
January 1, 2006	109	19,468,058.51	13.43	41.16	6.752	635	78.13	360	358	2
February 1, 2006	145	27,048,247.62	18.66	41.10	6.224	629	77.49	360	329	1
March 1, 2006	290	53,414,023.41	36.84	39.04	6.370	591	78.42	360	360	0
April 1, 2006	119	18,405,441.40	12.70	36.70	6.480	583	81.12	360	360	0
October 1, 2006	9	666,458.62	0.46	41.97	7.681	529	80.75	360	355	5
November 1, 2006	9	1,067,646.97	0.74	42.61	9.163	553	82.01	360	356	4
December 1, 2006	4	621,398.71	0.43	39.66	8.014	909	77.73	360	357	3
January 1, 2007	11	2,070,233.38	1.43	41.01	6.031	637	75.93	360	358	2
February 1, 2007	2	1,050,995.02	0.72	40.28	6.298	199	72.99	360	328	1
March 1, 2007	18	3,016,850.00	2.08	40.23	6.310	613	80.78	360	360	0
April 1, 2007	4	560,500.00	0.39	45.19	6.189	604	84.04	360	360	0
February 1, 2019	1	155,564.10	0.11	39.47	6.680	707	00.06	360	329	-
Total:	843	843 \$144,976,992.55	100.00%	39.64%	6.630%	603	78.64%	360	359	1

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GROUP II INITIAL MORTGAGE LOANS

Summary	Total	<u>Minimum</u>	<u>Maximum</u>
Statistical Calculation Date Principal Balance	\$104,743,981.49	· · · · · · · · · · · · · · · · · · ·	
Number of Loans	494		
Average Original Loan Balance	\$212,186.57	\$50,000.00	\$751,450.00
Average Current Loan Balance	\$212,032.35	\$49,873.72	\$749,921.27
(1) Weighted Average Combined Original LTV	78.13%	15.15%	100.00%
(1) Weighted Average Gross Coupon	6.792%	4.800%	13.950%
(1) (2) Weighted Average Gross Margin	4.849%	3.000%	10.750%
(1) (2) Weighted Average Term to Next Rate Adjustment Date (months)	23	15	36
(1) Weighted Average Remaining Term to Maturity (months)	356	175	360
(1) (3) Weighted Average FICO Score	608	500	772

⁽i) Weighted Average reflected in Total.

⁽²⁾ Adjustable Loans Only

		Percent of Statistical Calculation Date
	Range	Principal Balance
Product Type	Adjustable	74.11%
	Fixed	25.89%
Fully Amortizing Mortgage Loans		99.95%
Lien	First	97.37%
	Second	2.63%
Property Type	SFR	76.52%
	PUD	11.69%
	2-4 Family	8.29%
	Low Rise Condo	2.70%
	Manufactured Housing	0.80%
Occupancy Status	Owner Occupied	93.93%
o sourpuitoj Dedono	Non-Owner Occupied	4.14%
	Second Home	1.94%
Geographic Distribution	California	26.44%
	New York	20.86%
	Massachusetts	11.88%
	Florida	4.51%
	Texas	3.62%
	New Jersey	3.20%
	Maine	3.01%
Number of States (including DC)		41
Largest Zip Code Concentration		1.12%
Loans with Mortgage Insurance		21.47%
Loans with Prepayment Penalties		72.79%

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Range of Mortgage Coupons (%)

	Number		Percent				W.A.	W.A.	W.A.	
	ğ	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Range of	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Mortgage Coupons	Loans	Balance	Balance	DTI	Conbon	Score	LTV	Maturity	Maturity	Age
4.501 - 5.000	14	\$2,643,979.60	2.52%	43.97%	4.942%	626	75.35%	360	360	0
5.001 - 5.500	43	10,144,836.09	69.6	41.17	5.316	638	75.82	360	359	
5.501 - 6.000	74	21,925,489.59	20.93	42.19	5.821	643	77.26	357	357	
6.001 - 6.500	64	18,722,755.39	17.87	40.88	6.308	612	79.90	360	360	
6.501 - 7.000	88	22,976,674.68	21.94	40.78	6.802	109	79.18	359	358	_
7.001 - 7.500	32	6,987,232.62	19.9	38.27	7.328	165	82.59	359	357	1
7.501 - 8.000	41	7,235,587.13	6.91	40.09	7.755	929	77.20	357	355	2
8.001 - 8.500	26	3,177,987.41	3.03	37.95	8.245	549	75.50	353	351	2
8.501 - 9.000	23	2,396,447.42	2.29	39.12	8.778	549	70.82	354	352	3
9.001 - 9.500	19	1,396,711.31	1.33	35.91	9.219	699	77.64	347	345	2
9.501 - 10.000	25	2,963,864.71	2.83	41.29	9.836	554	77.41	353	350	3
10.001 - 10.500	13	1,415,359.20	1.35	40.95	10.258	537	67.73	334	331	3
10.501 - 11.000	10	1,076,791.08	1.03	42.98	10.812	260	74.38	350	347	3
11.001 - 11.500	14	980,977.12	0.94	40.95	11.420	602	92.65	326	323	3
11.501 - 12.000	5	521,371.63	09:0	50.52	11.805	588	00.77	328	325	3
12.001 - 12.500	2	124,946.14	0.12	24.52	12.279	278	79.45	286	282	4
13.501 - 14.000	_	52,970.37	0.05	34.52	13.950	616	100.00	180	177	3
Total:	494	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	

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Combined Original Loan-to-Value Ratio (%)

	Number	2400000	Percent		V 70,	V 70	W.A.	W.A.	W.A.	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
Combined Original	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	V.A. Loan
Loan-to-Value Ratio	Loans	Balance	Balance	DTI	Coupon	Score		Maturity	Maturity	Age
15.01 - 20.00	1	\$50,000.00	0.05%	0.00%	7.100%	539	15.15%	360	360	0
20.01 - 25.00	1	399,263.85	98.0	22.47	0.800	561	25.00	098	358	2
30.01 - 35.00	1	96,930.16	60'0	37.85	7.690	250	34.45	098	352	8
35.01 - 40.00	9	528,752.11	09'0	32.43	7.288	292	38.50	262	297	0
40.01 - 45.00	9	526,816.26	09'0	49.02	7.669	540	42.76	339	339	0
45.01 - 50.00	10	1,318,802.31	1.26	36.33	7.059	585	47.43	360	329	-
50.01 - 55.00	13	2,648,078.45	2.53	40.06	6.246	594	52.95	360	358	2
55.01 - 60.00	21	3,161,223.91	3.02	39.27	7.103	564	60.85	349	347	2
60.01 - 65.00	40	7,476,889.88	7.14	41.31	7.091	585	63.60	328	357	-
65.01 - 70.00	44	8,196,374.79	28.7	40.80	7.062	629	68.87	354	353	_
70.01 - 75.00	58	12,712,681.79	12.14	40.13	6.807	265	74.37	698	358	1
75.01 - 80.00	150	31,759,497.19	30.32	40.33	6.579	909	79.48	358	357	-
80.01 - 85.00	27	7,516,532.47	7.18	41.85	6.529	612	84.67	360	359	1
85.01 - 90.00	99	19,664,786.91	18.77	41.77	6.648	638	89.60	360	359	-
90.01 - 95.00	29	7,075,234.25	6.75	43.54	269.9	643	94.80	358	357	-
95.01 - 100.00	23	1,612,117.16	1.54	40.86	11.035	029	36.66	318	314	4
Total:	494	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	1

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Statistical Calculation Principal Balance (\$)

	Number		Percent				W.A	WA	W.A.	
	of	Aggregate	of Loans			W.A.	Combined	Original	Remaining	W.A.
Statistical Calculation	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Principal Balance	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
less than 50,000.00	12	\$599,523.03	%25.0	36.71%	8.849%	576	68.34%	345	344	-
50,000.01 - 75,000.00	73	4,629,896.81	4.42	36.27	9.043	589	78.35	332	330	2
75,000.01 - 100,000.00	59	5,194,176.85	4.96	38.03	8.279	592	76.65	347	346	2
100,000.01 - 125,000.00	47	5,285,773.10	20.5	39.07	7.368	581	76.30	358	357	_
125,000.01 - 150,000.00	48	6,611,506.38	6.31	40.05	7.129	586	73.28	356	356	1
150,000.01 - 175,000.00	34	5,571,634.77	5.32	43.04	6.701	575	71.98	357	356	1
175,000.01 - 200,000.00	30	5,668,035.68	5.41	37.05	7.063	583	73.26	360	329	1
200,000.01 - 225,000.00	23	4,887,021.64	4.67	39.51	6.729	588	73.37	352	351	1
225,000.01 - 250,000.00	18	4,288,719.68	4.09	41.13	6.790	586	75.22	360	359	-
250,000.01 - 275,000.00	9	1,547,719.27	1.48	41.36	5.545	613	99.62	360	360	0
275,000.01 - 300,000.00	11	3,145,753.36	3.00	41.71	6.640	282	79.78	360	328	1
300,000.01 - 325,000.00	10	3,159,525.60	3.02	43.49	5.969	624	75.44	360	360	0
325,000.01 - 350,000.00	13	4,404,126.37	4.20	43.96	6.435	605	80.04	360	359	7-
350,000.01 - 375,000.00	18	6,509,089.31	6.21	42.79	6.427	620	85.86	360	360	0
375,000.01 - 400,000.00	19	7,417,859.59	80.7	40.89	6.420	628	76.98	360	329	1
400,000.01 - 425,000.00	12	4,927,326.93	4.70	40.26	6.329	632	78.84	360	359	1
425,000.01 - 450,000.00	12	5,260,327.49	5.02	39.97	6.193	629	78.03	360	329	1
450,000.01 - 475,000.00	12	5,552,528.93	08.3	41.79	6.533	636	84.75	360	359	1
475,000.01 - 500,000.00	19	9,340,718.13	8.92	40.47	6.428	637	79.00	360	359	_
500,000.01 - 525,000.00	-	513,000.00	0.49	40.84	6.550	620	90.00	360	360	0
525,000.01 - 550,000.00	2	2,718,700.00	2.60	37.79	6.829	569	78.33	360	360	0
550,000.01 - 575,000.00	2	1,135,345.01	1.08	46.88	6.623	649	90.00	360	357	3
575,000.01 - 600,000.00	9	3,568,752.29	3.41	46.95	6.298	619	82.02	360	358	2
625,000.01 - 650,000.00	1	637,500.00	19.0	48.42	6.500	541	75.00	360	360	0
675,000.01 - 700,000.00	1	00.000,769	29'0	42.87	5.750	615	85.00	360	359	-
700,000.01 - 725,000.00	-	722,500.00	69'0	40.76	066.9	611	85.00	360	358	2
725,000.01 - 750,000.00	-	749,921.27	0.72	53.55	5.900	689	95.00	360	358	2
Total:	494	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	-
										1

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Original Term to Maturity (Months)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.		Combined	_	Remaining	
	Mortgage	Principal	E	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Original Term to Maturity	Loans	Balance	Balance	DT	Coupon		LTV	-	Maturity	
180	12	\$948,098.80	0.91%	3.23%	8.218%	602	%90.89		179	1
240	13	1,040,581.70	66.0	41.42	10.153	582	82.52	240	238	
360	469	102,755,300.99	98.10	40.93	6.744	809	78.17		328	1
Total:	494	5		%98.0	6.792%	809	78.13%	357	356	1

Remaining Term to Maturity (Months)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Remaining Term to Maturity	Loans	Balance	Balance	DTI	Conbon	Score	LTV	Maturity	Maturity	Age
171 - 175	-	\$74,979.70	%20.0	14.94%	8.990%	209	63.33%	180		5
176 - 180	11	873,119.10	0.83	34.91	8.151	602	68.45	180	179	1
231 - 235	3	223,346.92	0.21	46.57	10.957	638	99.62	240	233	7
236 - 240	10	817,234.78		40.01	9.933	595	77.85	240	239	1
351 - 355	34	4,322,605.32		40.03	8.821	581	89.77	360	354	9
356 - 360	435	98,432,695.67	93.97	40.97	6.653	609	78.20	360	329	1
Total:	494	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	-

Banc of America Securities LLC

RBS Greenwich Capital

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Credit Score

Of Agg Agg Mortgage Prir Total Bon Bal 751 - 800 4 \$1,2 701 - 750 24 7,5 651 - 700 53 14,6 601 - 650 36,7 36,7						ج.≽	.¥.	₹.	
Mortgage Loans Loans 24 \$ 53	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Core Loans 4 \$ \$ 24 \$ 53	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
24 \$	Balance	Balance	ITO	Coupon		LTV	Maturity	Maturity	Age
53	\$1,224,551.74	1.17%	1	6.238%	1 1	81.53%	360	358	2
53	7,595,443.22	7.25	39.92	6.106	715	83.05	358	357	_
167	14,566,871.43	13.91	42.91	6.145	671	82.85	359	358	
	36,032,186.99	34.40	40.14	6.586	625	80.78	358	357	-
551 - 600 105 20,9	20,981,066.75	20.03	40.56	6.901	278	74.68	356	355	
501 - 550 130 23,	23,143,194.34	22.10	42.02	7.593	525	72.69	357	356	
451 - 500	368,000.00	0.35	34.57	6.451	200	78.37	360	360	
Not Available 9	832,667.02	0.79	36.29	9.161	0	68.67	322	321	-
Total: 494 \$104,7	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	

Credit Grade

	Number		Percent				W.A.	W.A.	W.A.	
	oę	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.		Credit	Original	Term to	Term to	Loan
Credit Grade	Loans	Balance	Balance	DTI			LTV	Maturity	Maturity	Age
AA+	23	6,517,310.29	6.22%	43.71%		200	81.91%	358	357	_
AA	187	43,887,650.79	41.90	40.96	6.398	621	79.54	356	355	+
4	8/	16,258,122.06	15.52	41.67		545	71.65	360	359	-
В	99	8,550,347.60	8.16	38.65		534	71.33	354	353	2
O	15	2,049,640.47		39.39	8.909	531	69.82	353	351	3
22	15	2,327,812.58	2.22	43.81	9.436	552	67.23	360	358	2
NG	120	25,153,097.70	24.01	40.06	6.715	636	82.86	358	357	-
Total:	494	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	7

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Property Type

	Number		Percent				 ∀.∀	¥.×	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
LOM	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Property Type Lo.	Loans	Balance	Balance	DTI	-	Sco	LTV	Maturity	Maturity	Age
SFR - Detached	375	\$78,937,479.17	75.36%	40.65%			77.43%	357	356	
PUD - Detached	20	12,249,217.57	11.69	41.97			81.87	358	357	-
2-4 Family - Detached	34	8,080,067.80	Ш	42.05	l l	089	77.11	359	358	
Low Rise Condo - Attached	18	2,831,851.87	l	42.37	6.687	602	78.33	360	359	-
SFR - Attached	7	1,211,712.62	L	39.40	8.053	604	84.56	349	347	2
MF Housing - Detached	6	833,867.93		31.42	8.303	591	80.09	350	348	.71
2-4 Family - Attached	-	599,784.53	0.57	39.23	7.140	589	89.55	360	357	G
Total:	494	\$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	

Occupancy Status

	Number		Percent				W.A.		W.A.	
	o	Aggregate	of Loans			W.A.	Combined	Original	Remaining	-
	Mortgage	-	by Principal	W.A.	Gross	Credit	Original	•	Term to	Loan
Occupancy Status	Loans	Balance	Balance	DTI	Conbon	Score	LTV	_	Maturity	Age
Owner Occupied	457	\$98,381,579.64	93.93%	41.19%	%282.9	605	78.50%		356	1
Non-Owner Occupied	28	4,332,087.99	4.14	35.99	6.874	199	74.84	355		_
Second Home	6	2,030,313.86	1.94	35.70	6.842	669	26.99	360	358	2
Total:	494	494 \$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	

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Documentation Level

	Number	Aggregate	Percent of Loans		W.A.	W.A.	W.A. Combined	W.A. Original	W.A. Remaining	W.A.
;	Mortgage		by Principal	A. I	Gross	•	Original		Term to	Loan
Documentation	Loans	Balance	Balance		Conbon	Score	LIV	Maturity	Maturity	Age
Full Documentation	329	\$62,754,531.55	59.91%		6.795%		79.84%	356	355	7
Stated Income Documentation	191	41,500,190.28	39.65		69/.9	616	75.68	359	357	1
Lite Documentation	3	379,350.00	0.36		8.652	538	63.03	360	360	0
No Documentation	1	109,909.66	0.10	0.00	66.9	664	76.39	360	359	1
Total:	494	494 \$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	1

Loan Purpose

	Number		Percent				W.A.	W.A.	W.A.	
	o Jo	Aggregate	of Loans		W.A.		Combined	riginal	Remaining	-
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	erm to	Term to	Loan
Loan Purpose	Loans	Balance	Balance	DTI	Conpon		LTV	laturity	Maturity	
Cash Out Refinance	330	\$72,346,831.13	%20.69	41.06%	%808.9		75.73%			1
Purchase	129	26,904,442.75	25.69	40.87	6.714	625	84.80	358		1
Rate/Term Refinance	32	5,492,707.61	5.24	38.31	6.957	609	76.94	358	298	1
Total:	494	\$104,743,981.49	100.00%	4	6.792%	809	78.13%	357	998	1

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Product Type

Of Product Type Mortgage Princi Loans Princi Princi Princi Princi Product Type Product Type Princi P	Aggregate		_	_	_	(ָ ֭֭֭֡֡֞֝	
Mortgage P Loans 1		of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Loans E 283 \$6. 283 \$6. 134 2 Only Period 23 1 11 11 13 13	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
283 \$6. Only Period 23 1 16 11 11	Balance	Balance	DTI	Conpon	Score	LTV	Maturity	Maturity	Age
Only Period 23 1 16 11 11	\$63,472,775.10	%09'09	40.70%	8.670%	296	78.43%	360	329	1
Only Period 23 1 16 11 11 13	23,376,458.50	22.32	40.82	7.167	621	76.47	360	329	1
11 11 13	10,501,586.88	10.03	42.67	6.333	637	84.24	360	329	1
11	3,592,938.86	3.43	38.08	060.9	651	72.68	360	328	1
13	1,152,143.82	1.10	46.10	8.622	220	65.99	360	329	1
	1,040,581.70	66.0	41.42	10.153	582	82.52	240	238	2
30 Yr Fixed with 5 Year Interest Only Period 2 659	659,397.83	0.63	45.25	5.788	641	74.35	360	358	2
15 Year Fixed 7 658	655,115.63	0.63	35.57	7.407	612	90.79	180	180	0
15 Year Fixed Rate Reduction 3 187	181,438.11	0.17	25.37	8.783	292	58.41	180	177	3
2/13 ARM 1 58	58,574.69	90:0	32.60	10.350	0	80.00	180	176	4
Other 1	52,970.37	0.05	34.52	13.950	616	100.00	180	177	3
Total: 494 \$104,743,981	1,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	326	1

Amortization

	Number		Percent		į		W.A.		W.A.	
	o	Aggregate	of Loans		W.A.		Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original		Term to	Loan
Amortization	Loans	Balance	Balance	DTI	Coupon	-	LTV	Maturity	Maturity	Age
Balloon	~	\$52,970.37	%50.0	34.52%	13.950%	616	100.00%	180	177	3
Fully Amortizing	493	104,691,011.12	99.95	40.87	6.788	809	78.12	357	356	1
Total:	494	494 \$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	_

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Lien Position

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	_	Gross	Credit	Original	Term to	Term to	Loan
Lien Position	Loans	Balance	Balance		Coupon	Score	LTV	Maturity	Maturity	Age
-	459	\$101,990,602.11	97.37%	40.84%	8989.9	809	%18.71		357	1
2	35	2,753,379.38	2.63	41.63	10.712	603	87.49	318	315	3
Total:	494	494 \$104,743,981.49	100.00%	40.86%	6.792%	809	78.13%	357	356	7

Prepayment Penalty Term (Months)

	Number		Percent			ļ	W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans			W.A.	Combined	Original	Remaining	-
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Prepayment Penalty Term	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	
0	150	\$28,502,931.05	27.21%		7.014%	604	77.47%		355	1
12	43	10,186,758.42	9.73		6.561	628	72.34	358		1
24	224	53,033,224.21	50.63	41.23	6.679	602	80.30		358	1
36	77	13,021,067.81			6.944	622	75.24	350		1
Total:	494	494 \$104,743,981.49	100.00%	40.86%	6.792%	809		357	356	1

Banc of America Securities LLC



Geographic Distribution

<u> </u>	Number		Percent				W.A.	W.A.	W.A.	
	of	Aggregate	of Loans		W.A.	W.A.	Combined		Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit		Term to	Term to	Loan
Geographic Distribution	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
California	72	\$27,697,962.69	26.44%		6.550%	620		359	358	
New York	83	21,853,899.00	20.86	41.28	6.575	616		358	357	
Massachusetts	53	12,447,861.16	11.88	41.98	6.372	587	73.68	356	356	
Florida	32	4,719,316.56	4.51	39.02	7.574	591	75.53	360	358	
Texas	26	3,792,467.47	3.62	39.70	7.887	588	77.51	357	355	
New Jersey	15	3,354,367.58	3.20	40.62	6.385	607	73.79	360	360	
Maine	16	3,150,337.08	3.01	36.40	6.819	618	74.91	360	359	
Pennsylvania	16	2,556,471.52	2.44	39.50	6.931	574	78.87	350	350	
Rhode Island	14	2,511,169.79	2.40	39.97	6.736	627	73.54	360	358	
Virginia	13	2,153,653.68	2.06	47.72	6.986	616		356	355	
North Carolina	18	1,980,176.40		35.97	7.396	613		353	352	
New Hampshire	9	1,826,178.07	1.74	41.78	6.251	617	86.12	360	359	
Maryland	8	1,715,093.84	1.64	37.81	6.949	593	80.19	349	348	
Georgia	16	1,501,897.47	1.43	33.21	8.705	586		349	347	
Ohio	10	1,326,044.59	1.27	41.14	7.389	650		350	348	
Michigan	11	1,116,425.68	1.07	41.60	8.824	548		350	348	
Illinois	8	1,110,340.89	1.06	39.28	7.741	576		360	359	
Colorado	11	1,103,328.47	1.05	38.32	7.440	608	81.55	354	352	
Nevada	5	1,095,440.00	1.05	33.49	6.325	656	85.18	360	359	
Arizona	5	893,530.77	0.85		7.463	592	84.46		359	
Washington	4	887,300.00	0.85		6.185	656	86.13		360	
Connecticut	6	797,299.23	0.76		7.056	569	73.94	360	358	
Minnesota	5	715,561.67	0.68		7.036	577	74.81	360	359	
Indiana	6	611,434.23	0.58		6.147	582	74.30		360	
Wisconsin	6	538,287.22	0.51	37.67	8.283	566	72.72	360	358	
Oregon	2	456,331.06		32.78	6.590	601	75.97	360		1
Vermont	3	395,299.66	0.38		6,444	581	72.72	360	357	
Delaware	1	380,000.00			4.990	686				+
Kentucky	3	284,731.31	0.27	37.41	7.975	579		360		
lowa	3	272,311.95	0.26	46.96	7.366	542		360		
Tennessee	3	260,394.40	0.25		8.260			324		
Utah	1	220,000.00		33.75	6.450	556		360		
Montana	1	180,000.00		33.04	6.550					
Alaska	1				6.550	624				
Missouri	1	157,214.78			9.950	540		360		
South Carolina	2	141,000.00			7.801	602		360		
North Dakota	1	128,725.00		39.89	7.500					
Alabama	1	85,500.00			8.100					
Louisiana	1	60,000.00			7.950		59.11	240		
Wyoming	1	54,844.55			8.250			180		
Arkansas	 	49,873.72			9.500	595		180		
Total:	494	\$104,743,981.49	100.00%						356	

Banc of America Securities LLC



Range of Gross Margins (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Range of Gross Margin	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
2.501 - 3.000	3	\$883,825.81	1.14%	35.08%	5.042%	670	60.53%	360	358	2
3.001 - 3.500	17	4,406,213.82	2.68	44.12	5.701	644	74.50	360	359	_
3.501 - 4.000	37	9,920,110.04	12.78	40.34	5.664	642	73.94	360	359	-
4.001 - 4.500	99	20,483,520.38	26.39	44.80	6.055	620	81.99	098	359	1
4.501 - 5.000	09	16,194,760.24	20.86	38.93	6.519	265	80.52	360	329	-
5.001 - 5.500	44	9,410,263.08	12.12	37.61	6.796	009	81.08	360	359	1
5.501 - 6.000	28	6,896,925.41	88.88	37.75	7.353	580	78.80	360	359	
6.001 - 6.500	24	3,531,958.96	4.55	40.03	7.977	540	77.02	360	358	2
6.501 - 7.000	12	1,993,417.32	2.57	40.85	7.932	540	83.94	355	353	-
7.001 - 7.500	1	1,130,397.03	1.46	38.79	8.800	539	74.50	360	358	2
7.501 - 8.000	4	528,110.38	0.68	35.26	10.249	549	64.12	360	356	4
8.001 - 8.500	4	732,958.24	0.94	40.85	9.489	551	71.07	360	356	4
8.501 - 9.000	2	485,531.14	0.63	45.81	10.461	534	70.46	360	356	4
9.001 - 9.500	4	430,096.18	0.55	40.12	10.324	209	77.33	360	357	3
9.501 - 10.000	2	271,239.67	0.35	50.61	11.180	574	69.40	098	356	4
10.501 - 11.000	2	326,547.83	0.42	38.95	10.581	529	83.81	360	355	5
Total:	323	\$77,625,875.53	100.00%	40.84%	%009.9	604	78.95%	360	359	1

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Initial Periodic Rate Cap (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A	Gross	Credit	Original	Term to	Term to	Loan
Initial Periodic Rate Cap	Loans	Balance	Balance		Coupon		\Z		Maturity	Age
3.000	323	\$77,625,875.53	100.00%	40.84%	%009.9	604	78.95%	360	359	-
Total:	323	\$77,625,875.53	100.00%	40.84%	%009'9	604		360	329	1

Periodic Rate Cap (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	j
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	-
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Periodic Rate Cap	Loans	Balance	Balance	DTI	Coupon		LTV		Maturity	Age
1.000	315	\$76,583,007.42	%99.86	40.83%	6.560%	1	78.90%	360	359	1
1.500	8	1,042,868.11	1.34	41.43	9.534	528	82.14		356	4
Total:	323	\$77,625,875.53	100.00%	40.84%		604	78.95%	360	359	1

Banc of America Securities LLC



Range of Maximum Interest Rates (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	ğ	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Range of	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Maximum Interest Rates	Loans	Balance	Balance	DTI	Conbon	Score	LTV	Maturity	Maturity	Age
10.501 - 11.000	14	\$2,643,979.60	3.41%	43.97%	4.942%	626	75.35%	360	360	0
11.001 - 11.500	39	8,269,836.09	10.65	41.86	5.288	631	75.63	360	359	-
11.501 - 12.000	51	16,114,268.01	20.76	43.37	5.791	641	79.36	360	359	1
12.001 - 12.500	48	14,731,557.28	18.98	40.68	608.9	603	80.97	360	360	0
12.501 - 13.000	99	18,456,558.95	23.78	40.12	6.785	262	79.58	360	359	-
13.001 - 13.500	19	4,701,545.85	90.9	35.83	7.304	009	85.38	360	358	2
13.501 - 14.000	26	5,493,326.61	7.08	40.68	7.740	202	78.46	360	358	2
14.001 - 14.500	13	1,885,379.93	2.43	37.58	8.219	538	74.44	360	358	2
14.501 - 15.000	12	1,623,080.83	2.09	39.54	8.657	535	72.39	360	357	3
15.001 - 15.500	6	624,868.46	08'0	31.64	9.131	555	79.28	360	357	3
15.501 - 16.000	6	1,030,731.95	1.33	34.05	9.729	536	74.46	360	356	4
16.001 - 16.500	2	509,928.41	99.0	41.57	10.306	537	66.62	339	336	3
16.501 - 17.000	9	766,049.56	66.0	43.18	10.351	531	73.52	360	357	3
17.001 - 17.500	2	263,743.75	0.34	36.84	10.558	514	71.92	360	356	4
17.501 - 18.000	3	437,670.58	99:0	50.82	11.525	292	74.79	360	356	4
18.001 - 18.500	-	73,349.67	60.0	15.86	12.300	535	65.00	360	355	5
Total:	323	\$77,625,875.53	100.00%	40.84%	%009'9	604	78.95%	360	359	7

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Range of Minimum Interest Rates (%) – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	ō	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
Range of	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Minimum Interest Rates	Loans	Balance	Balance	DTI	Coupon	Score	LTV	Maturity	Maturity	Age
4.501 - 5.000	14	\$2,643,979.60	3.41%	43.97%	4.942%	626	75.35%	360	360	0
5.001 - 5.500	39	8,269,836.09	10.65	41.86	5.288	631	75.63	360	359	1
5.501 - 6.000	51	16,114,268.01	20.76	43.37	5.791	641	79.36	360	359	1
6.001 - 6.500	48	14,731,557.28	18.98	40.68	6.309	603	26.08	360	360	0
6.501 - 7.000	99	18,456,558.95	23.78	40.12	6.785	262	79.58	360	359	1
7.001 - 7.500	20	4,814,184.50	6.20	35.45	7.314	602	85.25	360	358	2
7.501 - 8.000	26	5,576,007.10	7.18	40.98	7.747	562	78.49	360	358	2
8.001 - 8.500	14	1,957,068.02	2:52	37.74	8.229	540	75.01	360	358	2
8.501 - 9.000	12	1,513,723.06	1.95	40.32	8.773	535	71.55	360	357	က
9.001 - 9.500	8	553,180.37	0.71	30.33	9.213	550	77.89	360	357	က
9.501 - 10.000	-	1,308,122.26	1.69	36.14	9.798	526	76.50	360	356	4
10.001 - 10.500	9	692,538.08	68.0	38.80	10.291	530	68.83	345	341	4
10.501 - 11.000	4	546,636.04	0.70	43.70	10.886	553	73.58	360	356	4
11.001 - 11.500	-	81,134.08	0.10	49.82	11.250	0	65.00	360	357	3
11.501 - 12.000	2	293,732.42	0.38	51.73	11.782	211	64.90	360	357	3
12.001 - 12.500	-	73,349.67	60.0	15.86	12.300	535	65.00	360	355	5
Total:	323	\$77,625,875.53	100.00%	40.84%	6.600 %	604	78.95%	360	359	-

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Next Interest Adjustment Date – (Adjustable Loans Only)

	Number		Percent				W.A.	W.A.	W.A.	
	o	Aggregate	of Loans		W.A.	W.A.	Combined	Original	Remaining	W.A.
	Mortgage	Principal	by Principal	W.A.	Gross	Credit	Original	Term to	Term to	Loan
Next Interest Adjustment Date	Loans	Balance	Balance	DTI	Conbon	Score	LTV	Maturity	Maturity	Age
June 1, 2005	-	\$148,799.66	0.19%	34.72%	6.700%	630	25.56%	098	351	6
July 1, 2005	-	96,930.16	0.12	37.85	7.690	220	34.45	098	352	8
August 1, 2005	-	71,688.09	60'0	41.82	8.500	594	90.00	098	353	7
September 1, 2005	3	872,364.64	1.12	44.87	7.349	622	88.37	098	354	. 6
October 1, 2005	13	1,884,255.56	2.43	37.30	9.128	220	74.86	098	355	5
November 1, 2005	26	3,660,400.05	4.72	34.07	8.042	544	71.05	357	353	4
December 1, 2005	24	4,920,317.38	6.34	38.13	7.878	605	77.20	098	357	3
January 1, 2006	37	11,558,531.71	14.89	41.05	6.803	629	79.62	098	358	2
February 1, 2006	20	13,834,068.22	17.82	42.96	6.361	626	78.96	098	328	1
March 1, 2006	86	25,679,042.20	33.08	42.93	6.119	595	79.80	098	360	0
April 1, 2006	53	11,306,539.00	14.57	37.93	6.416	585	82.19	098	360	0
October 1, 2006	-	119,663.88	0.15	47.79	8.950	595	80.00	098	355	5
November 1, 2006	-	102,886.47	0.13	31.15	7.490	621	80.00	360	356	4
January 1, 2007	4	1,299,284.63	1.67	35.83	5.794	723	74.07	360	358	2
February 1, 2007	e	687,008.88	0.89	36.31	5.971	647	56.66	098	329	1
March 1, 2007	4	637,700.00	0.82	39.36	6.209	280	77.39	098	360	0
April 1, 2007	3	746,395.00	96.0	41.91	5.962	609	78.80	098	360	0
Total:	323	\$77,625,875.53	100.00%	40.84%	%009.9	604	78.95%	360	359	1

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	RO	ND SUMM	ARY		
	ВО	To Call	21101		
Class A-2 (To Call)		10 04.11			
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	1.14	1.06	1.00	0.95	0.90
Modified Duration	1.12	1.05	0.99	0.94	0.89
First Principal Date	5/25/2004	5/25/2004	5/25/2004	5/25/2004	5/25/2004
Last Principal Date	2/25/2004	1/25/2004	11/25/2005	10/25/2005	9/25/2005
Class A-3 (To Call)	2/20/2000	1,20,200	11/20/2000	10.20,200	0/20/2000
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	3.63	3.29	3.00	2.75	2.52
Modified Duration	3.51	3.19	2.92	2.68	2.46
First Principal Date	2/25/2006	1/25/2006	11/25/2005	10/25/2005	9/25/2005
Last Principal Date	8/25/2011	10/25/2010	3/25/2010	9/25/2009	3/25/2009
Class A-4 (To Call)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	8.22	7.33	6.66	6.09	5.53
Modified Duration	7.68	6.89	6.30	5.78	5.27
First Principal Date	8/25/2011	10/25/2010	3/25/2010	9/25/2009	3/25/2009
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009
Class M-1 (To Call)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.68	5.13	4.75	4.47	4.26
Modified Duration	5.36	4.87	4.52	4.27	4.08
First Principal Date	5/25/2007	6/25/2007	7/25/2007	8/25/2007	9/25/2007
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009
Class M-2 (To Call)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.68	5.12	4.72	4.41	4.16
Modified Duration	5.26	4.78	4.42	4.15	3.93
First Principal Date	5/25/2007	5/25/2007	6/25/2007	6/25/2007	7/25/2007
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009
Class M-3 (To Call)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.68	5.12	4.71	4.39	4.11
Modified Duration	5.22	4.74	4.39	4.11	3.86
First Principal Date	5/25/2007	5/25/2007	5/25/2007	6/25/2007	6/25/2007
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009
Class M-4 (To Call)			<u></u>		
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.68	5.12	4.70	4.38	4.11
Modified Duration	5.13	4.67	4.32	4.05	3.81
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	6/25/2007
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009

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	ВО	ND SUMM To Call	ARY		
Class M-5 (To Call)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.68	5.12	4.70	4.36	4.10
Modified Duration	5.10	4.65	4.30	4.01	3.79
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009
Class M-6 (To Call)	And Share Sh				
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.67	5.12	4.70	4.36	4.08
Modified Duration	4.87	4.45	4.13	3.87	3.65
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Last Principal Date	8/25/2012	9/25/2011	1/25/2011	6/25/2010	11/25/2009
Class M-7 (To Call)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.38	4.86	4.46	4.14	3.89
Modified Duration	4.43	4.06	3.77	3.53	3.35
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Last Principal Date	4/25/2012	6/25/2011	10/25/2010	3/25/2010	9/25/2009



	ВО	ND SUMM	ARY	<u> </u>	
		To Maturit			
Class A-2 (To Maturity)					****
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	1.14	1.06	1.00	0.95	0.90
Modified Duration	1.12	1.05	0.99	0.94	0.89
First Principal Date	5/25/2004	5/25/2004	5/25/2004	5/25/2004	5/25/2004
Last Principal Date	2/25/2006	1/25/2006	11/25/2005	10/25/2005	9/25/2005
Class A-3 (To Maturity)		······································			
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	3.63	3.29	3.00	2.75	2.52
Modified Duration	3.51	3.19	2.92	2.68	2.46
First Principal Date	2/25/2006	1/25/2006	11/25/2005	10/25/2005	9/25/2005
Last Principal Date	8/25/2011	10/25/2010	3/25/2010	9/25/2009	3/25/2009
Class A-4 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	10.48	9.41	8.51	7.76	7.12
Modified Duration	9.58	8.67	7.90	7.24	6.67
First Principal Date	8/25/2011	10/25/2010	3/25/2010	9/25/2009	3/25/2009
Last Principal Date	9/25/2022	12/25/2020	6/25/2019	3/25/2018	1/25/2017
Class M-1 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	6.23	5.64	5.19	4.87	4.64
Modified Duration	5.82	5.30	4.91	4.62	4.42
First Principal Date	5/25/2007	6/25/2007	7/25/2007	8/25/2007	9/25/2007
Last Principal Date	3/25/2019	9/25/2017	6/25/2016	5/25/2015	6/25/2014
Class M·2 (To Maturity)				-	
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 1209
Average Life (yrs.)	6.16	5.57	5.11	4.76	4.49
Modified Duration	5.65	5.14	4.75	4.45	4.22
First Principal Date	5/25/2007	5/25/2007	6/25/2007	6/25/2007	7/25/2007
Last Principal Date	10/25/2017	5/25/2016	4/25/2015	4/25/2014	6/25/2013
Class M-3 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 1209
Average Life (yrs.)	6.08	5.49	5.03	4.67	4.39
Modified Duration	5.54	5.04	4.65	4.35	4.10
First Principal Date	5/25/2007	5/25/2007	5/25/2007	6/25/2007	6/25/2007
Last Principal Date	1/25/2016	10/25/2014	10/25/2013	12/25/2012	3/25/2012
Class M-4 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 1209
Average Life (yrs.)	6.01	5.43	4.97	4.62	4.34
Modified Duration	5.39	4.91	4.53	4.24	4.00
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	6/25/2007
	0/20/2001	0/20/2001	0,20,2001	0,20,2001	0/20/2001

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		ND SUMM. <i>To Maturit</i>			
Class M-5 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.92	5.34	4.89	4.53	4.26
Modified Duration	5.28	4.82	4.45	4.15	3.93
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Last Principal Date	8/25/2014	7/25/2013	8/25/2012	11/25/2011	3/25/2011
Class M-6 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.74	5.18	4.75	4.40	4.13
Modified Duration	4.92	4.50	4.17	3.90	3.69
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Last Principal Date	7/25/2013	7/25/2012	10/25/2011	2/25/2011	7/25/2010
Class M-7 (To Maturity)					
FRM PPC / ARM PPC	95% 80%	105% 90%	115% 100%	125% 110%	135% 120%
Average Life (yrs.)	5.38	4.86	4.46	4.14	3.89
Modified Duration	4.43	4.06	3.77	3.53	3.35
First Principal Date	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Last Principal Date	4/25/2012	6/25/2011	10/25/2010	3/25/2010	9/25/2009



				Net WAC C					
				lass A-2/A-3/A	4-4 Certi	ficates			
Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}
1	5/25/2004	n/a	n/a	n/a	42	10/25/2007	5.84	9.70	9.70
2	6/25/2004	5.95	5.95	9.25	43	11/25/2007	5.66	9.38	9.38
3	7/25/2004	6.15	6.15	9.25	44	12/25/2007	5.85	9.86	9.86
4	8/25/2004	5.95	5.95	9.25	45	1/25/2008	5.66	9.53	9.53
5	9/25/2004	5.95	5.95	9.25	46	2/25/2008	5.66	9.52	9.52
6	10/25/2004	6.15	6.15	9.25	47	3/25/2008	6.06	10.17	10.17
7	11/25/2004	5.95	5.95	9.25	48	4/25/2008	5.67	9.50	9.50
8	12/25/2004	6.15	6.15	9.25	49	5/25/2008	5.86	9.80	9.80
9	1/25/2005	5.95	5.95	9.25	50	6/25/2008	5.67	9.48	9.48
10	2/25/2005	5.95	5.95	9.25	51	7/25/2008	5.86	9.78	9.78
11	3/25/2005	6.48	6.48	9.25	52	8/25/2008	5.68	9.46	9.46
12	4/25/2005	5.85	5.85	9.25	53	9/25/2008	5.68	9.45	9.45
13	5/25/2005	6.05	6.05	9.25	54	10/25/2008	5.87	9.75	9.75
14	6/25/2005	5.85	5.85	9.25	55	11/25/2008	5.68	9.42	9.42
15	7/25/2005	6.05	6.05	9.25	56	12/25/2008	5.87	9.73	9.73
16	8/25/2005	5.85	5.85	9.25	57	1/25/2009	5.69	9.40	9.40
17	9/25/2005	5.85	5.85	9.25	58	2/25/2009	5.69	9.39	9.39
18	10/25/2005	6.05	6.05	9.25	59	3/25/2009	6.30	10.37	10.37
19	11/25/2005	5.85	5.85	9.25	60	4/25/2009	5.69	9.35	9.35
20	12/25/2005	6.05	6.05	9.25	61	5/25/2009	5.89	9.65	9.65
21	1/25/2006	5.86	5.86	9.25	62	6/25/2009	5.70	9.32	9.32
22	2/25/2006	5.86	5.88	9.25	63	7/25/2009	5.89	9.62	9.62
23	3/25/2006	6.49	8.13	9.25	64	8/25/2009	5.70	9.29	9.29
24	4/25/2006	5.86	7.34	9.25	65	9/25/2009	5.71	9.27	9.27
25	5/25/2006	6.06	7.59	9.25	66	10/25/2009	5.90	9.57	9.57
26	6/25/2006	5.86	7.88	9.25	67	11/25/2009	5.71	9.24	9.24
27	7/25/2006	6.06	8.14	9.25	68	12/25/2009	5.90	9.53	9.53
28	8/25/2006	5.87	7.88	9.25	69	1/25/2010	5.72	9.21	9.21
29	9/25/2006	5.87	8.35	9.25	70	2/25/2010	5.72	9.19	9.19
30	10/25/2006	6.07	8.62	9.25	71	3/25/2010	6.33	10.16	10.16
31	11/25/2006	5.63	8.10	9.25	72	4/25/2010	5.72	9.16	9.16
32	12/25/2006	5.82	8.54	9.25	73	5/25/2010	5.92	9.45	9.45
33	1/25/2007	5.64	8.26	9.25	74	6/25/2010	5.73	9.13	9.13
34	2/25/2007	5.64	8.30	9.25	75	7/25/2010	5.92	9.42	9.42
35	3/25/2007	6.24	9.70	9.70	76	8/25/2010	5.73	9.10	9.10
36	4/25/2007	5.64	8.78	9.25	77	9/25/2010	5.73	9.08	9.08
37	5/25/2007	5.83	9.06	9.25	78	10/25/2010	5.93	9.36	9.36
38	6/25/2007	5.65	8.96	9.25	79	11/25/2010	5.74	9.05	9.05
39	7/25/2007	5.84	9.24	9.25	80	12/25/2010	5.93	9.33	9.33
40	8/25/2007	5.65	8.95	9.25	81	1/25/2011	5.74	9.01	9.01
41	9/25/2007	5.65	9.39	9.39					

- Assumes the 1-month LIBOR and 6-month LIBOR remains constant at 1.09% and 1.16% respectively and run at the pricing speed to call. (1)
- (2)Assumes the 1-month LIBOR and 6-month LIBOR are instantaneously increased to a rate of 20.00%.
- (3) Assumes the 1 month LIBOR and 6 month LIBOR are instantaneously increased to a rate of 20.00% and payments are received from the applicable Yield Maintenance Agreement(s).

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				Net WAC C Mezzanine					
Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}	Period	Pay Date	Net WAC Rate ⁽¹⁾	Net WAC Rate ⁽²⁾	Effective Net WAC Rate ^{(2) (3)}
1	5/25/2004	n/a	n/a	n/a	42	10/25/2007	5.84	9.69	9.69
2	6/25/2004	5.95	5.95	9.25	43	11/25/2007	5.65	9.37	9.37
3	7/25/2004	6.15	6.15	9.25	44	12/25/2007	5.84	9.85	9.85
4	8/25/2004	5.95	5.95	9.25	45	1/25/2008	5.66	9.52	9.52
5	9/25/2004	5.95	5.95	9.25	46	2/25/2008	5.66	9.52	9.52
6	10/25/2004	6.15	6.15	9.25	47	3/25/2008	6.05	10.17	10.17
7	11/25/2004	5.95	5.95	9.25	48	4/25/2008	5.66	9.50	9.50
8	12/25/2004	6.15	6.15	9.25	49	5/25/2008	5.85	9.80	9.80
9	1/25/2005	5.95	5.95	9.25	50	6/25/2008	5.67	9.48	9.48
10	2/25/2005	5.95	5.95	9.25	51	7/25/2008	5.86	9.78	9.78
11	3/25/2005	6.48	6.48	9.25	52	8/25/2008	5.67	9.46	9.46
12	4/25/2005	5.85	5.86	9.25	53	9/25/2008	5.67	9.46	9.46
13	5/25/2005	6.05	6.05	9.25	54	10/25/2008	5.86	9.76	9.76
14	6/25/2005	5.85	5.86	9.25	55	11/25/2008	5.68	9.43	9.43
15	7/25/2005	6.05	6.05	9.25	56	12/25/2008	5.87	9.74	9.74
16	8/25/2005	5.85	5.86	9.25	57	1/25/2009	5.68	9.41	9.41
17	9/25/2005	5.85	5.86	9.25	58	2/25/2009	5.68	9.39	9.39
18	10/25/2005	6.05	6.05	9.25	59	3/25/2009	6.29	10.38	10.38
19	11/25/2005	5.85	5.86	9.25	60	4/25/2009	5.69	9.36	9.36
20	12/25/2005	6.05	6.05	9.25	61	5/25/2009	5.88	9.65	9.65
21	1/25/2006	5.86	5.86	9.25	62	6/25/2009	5.69	9.33	9.33
22	2/25/2006	5.86	5.94	9.25	63	7/25/2009	5.88	9.62	9.62
23	3/25/2006	6.49	8.12	9.25	64	8/25/2009	5.70	9.30	9.30
24	4/25/2006	5.86	7.33	9.25	65	9/25/2009	5.70	9.28	9.28
25	5/25/2006	6.06	7.57	9.25	66	10/25/2009	5.89	9.57	9.57
26	6/25/2006	5.86	7.86	9.25	67	11/25/2009	5.70	9.25	9.25
27	7/25/2006	6.06	8.12	9.25	68	12/25/2009	5.89	9.54	9.54
28	8/25/2006	5.87	7.88	9.25	69	1/25/2010	5.71	9.21	9.21
29	9/25/2006	5.87	8.33	9.25	70	2/25/2010	5.71	9.20	9.20
30	10/25/2006	6.07	8.60	9.25	71	3/25/2010	6.32	10.17	10.17
31	11/25/2006	5.63	8.07	9.25	72	4/25/2010	5.71	9.17	9.17
32	12/25/2006	5.82	8.52	9.25	73	5/25/2010	5.91	9.45	9.45
33	1/25/2007	5.64	8.23	9.25	74	6/25/2010	5.72	9.13	9.13
34	2/25/2007	5.64	8.29	9.25	75	7/25/2010	5.91	9.42	9.42
35	3/25/2007	6.24	9.70	9.70	76	8/25/2010	5.72	9.10	9.10
36	4/25/2007	5.64	8.76	9.25	77	9/25/2010	5.72	9.08	9.08
37	5/25/2007	5.83	9.04	9.25	78	10/25/2010	5.92	9.37	9.37
38	6/25/2007	5.64	8.94	9.25	79	11/25/2010	5.73	9.05	9.05
39	7/25/2007	5.83	9.23	9.25	80	12/25/2010	5.92	9.33	9.33
40	8/25/2007	5.65	8.96	9.25	81	1/25/2011	5.73	9.02	9.02
41	9/25/2007	5.65	9.39	9.39					

⁽¹⁾ Assumes the 1-month LIBOR and 6-month LIBOR remains constant at 1.09% and 1.16% respectively and run at the pricing speed to call.

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Assumes the 1 month LIBOR and 6 month LIBOR are instantaneously increased to a rate of 20.00%.

Assumes the 1-month LIBOR and 6-month LIBOR are instantaneously increased to a rate of 20.00% and payments are received from the applicable Yield Maintenance Agreement(s).

Period	M1 Bal	M1 Int	M1 Prin	M1 Writedown	M2 Bal	M2 Int	M2 Prin	M2 Writedown
1	58,000,000.00	108,943	tropic and approximately of the real place of the second section of the section of t	*	47,500,000	118,592	-	-
2	58,000,000.00	80,411	_	-	47,500,000	87,532	-	-
3	58,000,000.00	77,817	_		47,500,000	84,708		_
4	58,000,000.00	80,411	_	-	47,500,000	87,532		-
5	58,000,000.00	80,411	_	_	47,500,000	87,532	_	_
6	58,000,000.00	77,817	-	•	47,500,000	84,708	-	_
			•	-			-	-
7	58,000,000.00	80,411	-	-	47,500,000	87,532	•	-
8	58,000,000.00	77,817	-	•	47,500,000	84,708	-	-
9	58,000,000.00	80,411	-	-	47,500,000	87,532	-	-
10	58,000,000.00	80,411	-	-	47,500,000	87,532	-	-
11	58,000,000.00	72,629	-	-	47,500,000	79,061	•	-
12	58,000,000.00	80,411		-	47,500,000	87,532		_
13	58,000,000.00	77,817	_	_	47,500,000	84,708		
14	58,000,000.00	80,411			47,500,000	87,532		
			-	-			-	-
15	58,000,000.00	77,817	-	-	47,500,000	84,708	-	•
16	58,000,000.00	80,411	-	-	47,500,000	87,532	-	-
17	58,000,000.00	80,411	-	-	47,500,000	87,532	-	•
18	58,000,000.00	77,817	•	-	47,500,000	84,708	•	-
19	58,000,000.00	80,411	-	_	47,500,000	87,532		
20	58,000,000.00	77,817	_	_	47,500,000	84,708	_	
21	58,000,000.00	80,411	-	_	47,500,000	87,532	-	-
			•	-			•	-
22	58,000,000.00	80,411	-	-	47,500,000	87,532	•	•
23	58,000,000.00	72,629	-	-	47,500,000	79,061	-	-
24	58,000,000.00	80,411	-	•	47,500,000	87,532	-	-
25	58,000,000.00	77,817	-	-	47,500,000	84,708	-	-
26	58,000,000.00	80,411	-		47,500,000	87,532	-	-
27	58,000,000.00	77,817		_	47,500,000	84,708	_	_
28	58,000,000.00	80,411	4	_	47,500,000	87,532	_	_
29			-	-		87,532	-	-
	58,000,000.00	80,411	•	-	47,500,000		•	-
30	58,000,000.00	77,817	-	-	47,500,000	84,708	-	-
31	58,000,000.00	80,411	-	•	47,500,000	87,532	-	-
32	58,000,000.00	77,817	-	-	47,500,000	84,708	-	-
33	58,000,000.00	80,411	-	-	47,500,000	87,532	-	-
34	58,000,000.00	80,411		_	47,500,000	87,532	-	-
35	58,000,000.00	72,629	-	_	47,500,000	79,061	_	-
36	58,000,000.00	80,411		_	47,500,000	87,532	_	_
	· ·		-	-		,	•	•
37	58,000,000.00	77,817	•	-	47,500,000	84,708	40 044 547	-
38	58,000,000.00	80,411	<u>.</u>	-	47,500,000	87,532	10,041,517	-
39	58,000,000.00	77,817	8,597,834	-	37,458,483	66,801	2,045,293	-
40	49,402,166.16	68,491	7,547,251	-	35,413,190	65,259	1,135,458	-
41	41,854,914.72	58,027	1,340,600	-	34,277,732	63,166	1,097,905	-
42	40,514,314.47	54,357	1,296,301	-	33,179,827	59,171	1,061,626	_
43	39,218,013.51	54,371	1,253,502	_	32,118,201	59,187	1,026,575	_
44	37,964,511.18	50,936	1,212,153	-	31,091,626	55,447	992,711	-
45	36,752,358.55	50,953	1,172,202	•	30,098,914	55,466	959,993	•
46	35,580,156.65	49,328	1,133,602	-	29,138,921	53,697	928,381	-
47	34,446,554.67	44,675	1,096,306	•	28,210,540	48,632	897,837	-
48	33,350,248.35	46,236	1,060,270		27,312,703	50,331	868,325	_
49	32,289,978.30	43,322	1,025,450		26,444,379	47,159	839,808	
50	31,264,528.46	43,345	991,804	_	25,604,571	47,184	812,253	
51	30,272,724.60	40,616	959,292	•	24,792,318	44,213	785,627	
			·					
52	29,313,432.84	40,640	927,875	•	24,006,691	44,239	759,897	
53	28,385,558.28	39,353	897,515	-	23,246,793	42,839	735,034	
54	27,488,043.59	36,880	868,176	•	22,511,760	40,146	711,006	-
55	26,619,867.76	36,905	839,823	-	21,800,754	40,174	687,786	-
56	25,780,044.81	34,588	812,438	•	21,112,968	37,651	665,359	_
57	24,967,606.41	34,615	786,002	•	20,447,609	37,680	643,708	
58	24,181,604,63	33,525	760,939	-		36,494	623,183	
					19,803,900			
59	23,420,665.49	29,328	736,852	•	19,180,717	31,925	603,457	
60	22,683,813.26	31,449	712,892	•	18,577,261	34,234	583,834	
61	21,970,921.75	29,478	689,708	~	17,993,427	32,088	564,847	-
62	21,281,213.83	29,504	667,730	-	17,428,580	32,117	546,848	-
63	20,613,483.56	27,656	646,046	-	16,881,732	30,106	529,089	
64	19,967,437.88	27,683	625,086	-	16,352,643	30,134	511,924	
65	19,342,351.41	26,816	604,828	-	15,840,719	29,191	495,333	
66	18,737,523.61	25,140	585,246	-	15,345,386	27,366	479,296	
67	18,152,277.86	25,166	566,317	-	14,866,090	27,395	463,794	
68	17,585,960.67	23,595	548,020	-	14,402,295	25,684	448,809	
69	17,037,940.85	23,621	530,332	-	13,953,486	25,713	434,324	-
70	16,507,608.75	22,886	513,233	_	13,519,162	24,913	420,320	
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76 77	13,665,449.04 13,243,519.66	18,946 18,361	421,929 408,428		11,191,532 10,8 4 5,986	20,624 19,987	345,546 334,488	-
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79	12,439,719.18	17,246	382,749	-	10,187,701	18,774	313,458	-
80	12,056,970.33	16,176	370,542	-	9,874,243	17,609	303,461	-
81 82	11,686,428.61	16,202	11,686,429	•	9,570,782	17,637	9,570,782	-
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CASHFLOWS FOR A2 BOND

Period	A2A Bal	A2A Int	A2A Prin
1	97,530,000.00	134,266.30	1,777,571.76
2	95,752,428.24	97,295.11	2,477,765.26
3	93,274,662.98	91,720.09	2,905,616.41
4	90,369,046.57	91,824.99	3,329,274.87
5	87,039,771.70	88,442.08	3,747,121.19
6	83,292,650.51	81,904.44	4,156,682.16
7	79,135,968.35	80,410.94	4,557,229.80
8	74,578,738.55	73,335.76	4,946,666.37
9	69,632,072.18	70,753.92	5,323,726.12
10	64,308,346.06	65,344.42	5,678,162.50
11	58,630,183.56	53,809.48	5,960,337.95
12	52,669,845.60	53,518.42	6,192,984.40
13	46,476,861.20	45,702.25	6,413,080.34
14	40,063,780.86	40,709.25	6,585,230.95
15	33,478,549.91	32,920.57	6,744,660.38
16	26,733,889.53	27,164.60	6,890,612.78
17	19,843,276.74	20,162.97	7,022,396.32
18	12,820,880.42	12,607.20	7,022,390.32
19	5,681,492.22	5,773.03	5,681,492.22
	5,001,492.22	5,773.03	5,001,492.22
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OOMLT 2004-2

Bond Class: M-7

		First Accrual	Next Pay	
Settle Date	Run To	Date	Date	Actual Delay
4/13/2004	Call	4/13/2004	5/25/2004	0
	Interest			Accrued
Balance	Туре	Index Type	Margin	Interest
10,500,000	Floating	1mLIBOR	3.50	0.00

	95 80	105 90	115 100	125 110	135 120
83.84375	7.25	7.59	7.91	8.20	8.46
83.87500	7.24	7.58	7.90	8.19	8.45
83.90625	7.23	7.57	7.89	8.18	8.44
83.93750	7.22	7.56	7.88	8.17	8.43
83.96875	7.21	7.55	7.87	8.16	8.42
84.00000	7.21	7.54	7.86	8.15	8.41
84.03125	7.20	7.54	7.85	8.14	8.40
84.06250	7.19	7.53	7.84	8.13	8.38
84.09375	7.18	7.52	7.83	8.12	8.37
84.12500	7.17	7.51	7.82	8.11	8.36
84.15625	7.17	7.50	7.81	8.10	8.35
84.18750	7.16	7.49	7.80	8.09	8.34
84.21875	7.15	7.48	7.79	8.08	8.33
84.25000	7.14	7.47	7.78	8.07	8.32
84.28125	7.13	7.47	7.77	8.06	8.31
84.31250	7.13	7.46	7.76	8.05	8.30
84.35698	7.11	7.44	7.75	8.03	8.29
84.37500	7.11	7.44	7.75	8.03	8.28
84.40625	7.10	7.43	7.74	8.02	8.27
84.43750	7.09	7.42	7.73	8.01	8.26
84.46875	7.09	7.41	7.72	8.00	8.25
84.50000	7.08	7.40	7.71	7.99	8.24
84.53125	7.07	7.40	7.70	7.98	8.23
84.56250	7.06	7.39	7.69	7.97	8.22
84.59375	7.05	7.38	7.68	7.96	8.21
84.62500	7.05	7.37	7.67	7.95	8.20
84.65625	7.04	7.36	7.66	7.94	8.18
84.68750	7.03	7.35	7.65	7.93	8.17
84.71875	7.02	7.34	7.64	7.92	8.16
84.75000	7.01	7.33	7.63	7.91	8.15
84.78125	7.01	7.33	7.62	7.90	8.14
84.81250	7.00	7.32	7.61	7.89	8.13
84.84375	6.99	7.31	7.60	7.88	8.12
WAL (Yrs)	5.38	4.86	4.46	4.14	3.89
Mod Dur	4.41	4.04	3.75	3.52	3.33
FirstPrinPay	5/25/2007	5/25/2007	5/25/2007	5/25/2007	5/25/2007
Maturity	4/25/2012	6/25/2011	10/25/2010	3/25/2010	9/25/2009
Prin Window (Months)	60	50	42	35	29

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Any weighted average lives, yields and principal payment periods shown in the Computational Materials are based on prepayments assumptions, and changes in such prepayment assumptions may dramatically affect such weighted average lives, yields and principal payment periods. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates shown in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical underlying assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance. Neither Greenwich Capital Markets, Inc. nor any of its affiliates makes any representation or warranty as to the actual rate or timing of payments on any of the underlying assets or the payments or yield on the securities.

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This material is not to be constructed as in offer to solicition of any offer to by, any security in any jurisdiction where such an offer or additionation outside the figure. This material is based on information of any offer to by, any security in any jurisdiction where such an offer or additionation outside the figure. This material is based on information of any offer to buy, any security in any jurisdiction where such an offer or additionation of the property and it is accordanced to the property of the property of

All Information is Preliminary and Subject to Change

Banc of America Securities

Transaction

Issuer Series Option One Mortgage Acceptance Corporation

2004-2

Collateral

\$1 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation

Originator

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencles

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 23.45% of the initial mortgage loans covered down to 60% of the property value by PMI
- 2- Excess interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	825,000,000	82.50%	17.50%	35.00%
M1	Aa2	AA+	AA	Float	58,000,000	5.80%	11.70%	23.40%
M2	A2	AA	A+	Float	47,500,000	4.75%	6.95%	13.90%
M3	A3	AA-	Α	Float	14,000,000	1.40%	5.55%	11.10%
M4	Baa1	A+	Α-	Float	10,000,000	1.00%	4.55%	9.10%
M6	Baa2	Α	888+	Float	12,500,000	1.25%	3.30%	6.60%
Me	Baa3	88B+	BBB	Float	10,000,000	1.00%	2.30%	4.60%
M7	Ba1	BBB	BB+	Float	10,500,000	1.05%	1.25%	2.50%
oc	UR	UR	UR		12,500,000	1.25%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 45% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2007 - April 2008	[T8D]
May 2008 - April 2009	[TBD]
May 2009 - April 2010	[TBD]
May 2010 - April 2011	[TBD]
May 2011 and afterwards	[TBD]

Class M-7 Loss Coverage

35% Severity 40% Severity

Mult of Def										
Curve	1x	1.25x	1.5x	1.76x	2x	1x	1.25x	1.6x	1.75x	2x
Cum Loss	3.0%	3.7%	4.4%	5.0%	5.6%	3.4%	4.2%	5.0%	5.7%	6.4%
WAL	10.73	11.01	12.09	14.91	17.84	10.89	11.87	14.99	18.69	0.00
Prin Window	120-139	122-143	129-166	146-361	181-361	122-140	129-159	147-361	192-361	•
Pct Prin Paid	100.0%	100.0%	100.0%	74.0%	22.7%	100.0%	100.0%	78.9%	18.4%	0.0%

Pricing Speed Forward LIBOR 12 month lag in recoveries Trigger failing Run to maturity CDR Curve as listed to the right

CDR	CDR Curve							
Period	CDR							
1-6	0.0							
7-42	2.2 - 4.8							
43-63	3.0 - 4.8							
64-99	2.5 - 5.6							
100+	1.0							

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Banc of America Securities

Transaction

Issuer Series Option One Mortgage Acceptance Corporation

2004-2

Coliateral Originator

\$1 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation

Servicer

Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

1- Approximately 23.45% of the initial mortgage loans covered down to 60% of the property value by PMI

- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	825,000,000	82.50%	17.50%	35.00%
M1	Aa2	AA+	AA	Float	58,000,000	5.80%	11.70%	23.40%
M2	A2	AA	A+	Float	47,500,000	4.75%	6.95%	13.90%
M3	A3	AA-	Α	Float	14,000,000	1.40%	5,55%	11.10%
M4	Baa1	A+	A-	Float	10,000,000	1.00%	4.55%	9.10%
M6	Baa2	Α	BBB+	Float	12,500,000	1.25%	3.30%	6.60%
M6	Baa3	BBB+	BBB	Float	10,000,000	1.00%	2.30%	4.60%
M7	Ba1	888	88+	Float	10,500,000	1.05%	1.25%	2.50%
oc	UR	UR	UR		12,500,000	1.25%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 45% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2007 - April 2008	[TBD]
May 2008 - April 2009	[TBD]
May 2009 - April 2010	[TBD]
May 2010 - April 2011	[TBD]
May 2011 and afterwards	[TBD]

Class M-5 Loss Coverage

First	Princi	pai	Loss

	Break	even CDR	Mult of i	Def Ramp
CPR	CDR	Cum Loss	% Ramp	Cum Loss
25 CPR	6.0%	8.6%	167.0%	7.2%
40 CPR	6.7%	6.0%	267.0%	5.4%
60 CPR	8.2%	4.4%	512.0%	4.2%

Fwd LIBOR 50% loss severity 12 month lag in recoveries Trigger failing Run to maturity Defaults are in addition to prepayments Default Ramp is 0 to 4.5 CDR in mos 1-36; 4.5 CDR thereafter

Curve is based on Collateral Age

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Transaction

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2004-2

Collateral Originator \$1 Billion of Home Equity Mortgage Loans

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M3	A3	AA-	Α	Float	14,000,000	1.40%	5.55%	11.10%
M4	Baa1	A+	A-	Float	10,000,000	1.00%	4.55%	9.10%
M5	Baa2	Α	BBB+	Float	12,500,000	1.25%	3.30%	6.60%
MG	Baa3	BBB+	BBB	Float	10,000,000	1.00%	2.30%	4.60%
M7	₿a1	888	BB+	Float	10,500,000	1.05%	1.25%	2.50%
oc	บห	UR	UR		12,500,000	1.25%		

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Distribution Dates	Cumulative Realized Loss Percentage
May 2007 - April 2008	(TBD)
May 2008 - April 2009	(TBD)
May 2009 - April 2010	[TBD]
May 2010 - April 2011	{TBD}
May 2011 and afterwards	[TBD]

Class M-5 Loss Coverage

First Principal Loss

40% Severity

	Fwdi	LIBOR	Fwd LiB	OR + 100
	50% PPC	100% PPC	50% PPC	100% PPC
CDR Break	6.8%	7.4%	6.0%	6.5%
Yield*	6.9%	6.4%	7.6%	7.0%
DM*	2.01	1.94	1.73	1.50
WAL	20.67	12.63	21.58	13.05
Mod Dur	11.53	8.78	10.81	8.48
Prin Window	208-361	123-361	219-361	128-361
Prin WD %	2.2%	0.9%	9.4%	5.6%
Cum Loss	12.3%	8.3%	11.2%	7.4%
CDR Break	5.4%	5.9%	4.7%	5.1%
Yleid*	6.7%	6.1%	7.7%	7.1%
DM*	1.81	1.60	1.83	1.61
WAL	21.97	13.25	22.31	13.42
Mod Dur	11.75	9.02	11.01	8.64
Prin Window	224-361	129-361	228-361	131-361
Prin WD %	11.4%	8.0%	3.9%	2.9%
Cum Loss	12.9%	8.5%	11.6%	7.5%

60% Severity

*Final Spread will be subject to Pricing

100% PPC means the Pricing Speed

100% Servicer Advance

12 month lag in recoveries

Trigger failing Run to maturity

Defaults are in addition to prepayments

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Banc of America Securities



Excess Spread

		Fwd	Fwd + 150	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	5/25/2004	261	65	1.09	1.16
2	6/25/2004	462	309	1.11	1.20
3	7/25/2004	465	317	1.13	1.25
4	8/25/2004	458	305	1.15	1.31
5	9/25/2004	451	298	1.22	1.38
6	10/25/2004	452	304	1.26	1.44
7	11/25/2004	438	286	1.33	1.51
8	12/25/2004	437	290	1.39	1.62
9	1/25/2005	421	270	1.48	1.72
10	2/25/2005	414	263	1.55	1.83
11	3/25/2005	417	279	1.62	1.95
12	4/25/2005	387	237	1.70	2.06
13	5/25/2005	370	225	1.94	2.18
14	6/25/2005	352	203	2.03	2.26
15	7/25/2005	351	206	2.12	2.35
16	8/25/2005	332	184	2.21	2.45
17	9/25/2005	322	174	2.30	2.53
18	10/25/2005	321	178	2.39	2.62
19	11/25/2005	302	155	2.48	2.71
20	12/25/2005	302	161	2.56	2.80
21	1/25/2006	283	138	2.66	2.90
22	2/25/2006	276	135	2.74	3.00
23	3/25/2006	357	294	2.82	3.09
24	4/25/2006	313	239	2.91	3.18
25	5/25/2006	310	240	3.04	3.28
26	6/25/2006	317	269	3.13	3.37
27	7/25/2006	318	274	3.22	3.45
28	8/25/2006	296	248	3.30	3.54
29	9/25/2006	310	260	3.39	3.62
30	10/25/2006	312	266	3.47	3.71
31	11/25/2006	264	215	3.56	3.79
32	12/25/2006	275	231	3.64	3.83
33	1/25/2007	252	203	3.72	3.86
34	2/25/2007	245	197	3.81	3.89
35	3/25/2007	294	257	3.88	3.92
36	4/25/2007	240	194	3.96	3.95
37	5/25/2007	268	225	3.77	3.97
38	6/25/2007	244	192	3.84	4.03
39	7/25/2007	261	211	3.90	4.10
40	8/25/2007	245	191	3.97	4.16
41	9/25/2007	252	197	4.04	4.23

		Fwd	Fwd + 150	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
42	10/25/2007	263	213	4.10	4.29
43	11/25/2007	245	189	4.16	4.35
44	12/25/2007	263	211	4.22	4.39
45	1/25/2008	245	188	4.28	4.42
46	2/25/2008	241	183	4.34	4.46
47	3/25/2008	278	229	4.40	4.49
48	4/25/2008	242	183	4.46	4.52
49	5/25/2008	266	211	4.38	4.55
50	6/25/2008	250	189	4.43	4.61
51	7/25/2008	262	205	4.48	4.66
52	8/25/2008	243	181	4.53	4.71
53	9/25/2008	248	185	4.59	4.76

Run at 150% of Pricing Speed

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Banc of America Securities

Transaction

Series

Option One Mortgage Acceptance Corporation

2004-2

Collateral Originator \$1 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

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						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
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M1	Aa2	AA+	AA	Float	58,000,000	5.80%	11.70%	23.40%
M2	A2	AA	A+	Float	47,500,000	4.75%	6.95%	13.90%
M3	A3	AA-	Α	Float	14,000,000	1.40%	5.55%	11.10%
M4	Baa1	A+	A-	Float	10,000,000	1.00%	4.55%	9.10%
M5	Baa2	Α	BBB+	Float	12,500,000	1.25%	3.30%	6.60%
M6	Baa3	BBB+	BBB	Float	10,000,000	1.00%	2.30%	4.60%
M7	Ba1	BB8	BB+	Float	10,500,000	1.05%	1.25%	2.50%
oc	UR	UR	UR		12,500,000	1.25%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:

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Distribution Dates	Cumulative Realized Loss Percentag
May 2007 - April 2008	[TBD]
May 2008 - April 2009	[TBD]
May 2009 - April 2010	[TBD]
May 2010 - April 2011	[TBD]
May 2011 and afterwards	[TBD]

Class M-5 Loss Coverage

First Principal Loss

Fwd	LIBOR	Fwd LIB	OR + 200
% of CDR		% of CDR	
Vector	Cum Loss	Vector	Cum Loss
145%	6.8%	117%	5.7%

CDR Vector					
<u>Months</u>	CDR				
1-24	0% ramps to 8%				
25-48	8% constant				
49-120	8% ramps to 5%				
121+	5% constant				

30% Severity
12 month lag in recoveries
Trigger failing
Run to maturity
Defaults are in addition to prepayments
100% of Prepay Vectors (shown at right)
Both CPR and CDR Curves based on Collateral Age

ſ	Fixed Rate CPR					
١	<u>Months</u>	<u>CPR</u>				
İ	1-12	0% ramps to 18%				
١	13-24	18% constant				
ł	25-120	18% ramps to 21%				
ı	121+	21% constant				

Floating Rate CPR					
<u>Months</u>	<u>CPR</u>				
1-18	0% ramps to 30%				
19-24	30% ramps to 50%				
25-40	50% ramps to 30%				
41+	30% constant				

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Option One Mortgage Acceptance Corporation

Series

2004-2

Collateral

\$1 Billion of Home Equity Mortgage Loans

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Servicer

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M4	Baa1	A+	A-	Float	10,000,000	1.00%	4.55%	9.10%
M5	Baa2	Α	BBB+	Float	12,500,000	1.25%	3.30%	6.60%
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OC	UR	UR	UR		12,500,000	1.25%		

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May 2011 and afterwards	[TBD]

Loss Coverage

Class M6

	Forward LIBOR			Static LIBOR for 12mos then +400			
PPC	CDR	Cum Loss	WAL	CDR	Cum Loss	WAL	
75%	7.2%	8.9%	18.2	5.4%	7.1%	19.1	
100%	7.3%	7.2%	14.6	5.2%	5.4%	15.3	
135%	7.4%	5.6%	11.0	5.1%	4.0%	11.6	

35% Severity				
12 month lag in recoveries	FRM	1 PPC	ARM	PPC
Trigger failing	Month	CPR	Month	CPR
Run to maturity	1-12	4-23	1-12	4-27
Defaults are in addition to prepayments	13+	23	13-22	27
Prepayment Curves as shown to the right:			23-27	50
·			28+	27

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M6	Baa2	Α	888+	Float	12,500,000	1.25%	3.30%	6.60%
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M7	Ba1	888	BB+	Float	10,500,000	1.05%	1.25%	2.50%
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May 2009 - April 2010	[TBD]
May 2010 - April 2011	[DBT]
May 2011 and afterwards	[TBD]

Class M-1 Loss Coverage

Run at Constant CDR

		Static	LIBOR			Fwd L	BOR		Fwd LIBOR + 200						
PPC	CDR	Cum Loss	Cum Default	WAL	CDR	Cum Loss	Cum Default	WAL	CDR	Cum Loss	Cum Default	WAL			
60	17.9%	22.8%	57.0%	10.54	14.0%	20.0%	50.0%	11.84	11.3%	17.6%	44.0%	12.97			
100	20.8%	18.4%	46.0%	6.89	17.7%	16.5%	41.2%	7.25	15.0%	14.6%	36.6%	7.65			
150	23.6%	16.2%	40.6%	5.03	21.1%	14.9%	37.3%	5.16	18.5%	13.5%	33.6%	5.33			
200	26.3%	15.0%	37.4%	3.90	24.3%	14.0%	35.0%	3.94	21.9%	12.9%	32.1%	4.02			

Run at Given Curve

		Static	LIBOR			Fwd L	.IBOR		Fwd LiBOR + 200						
PPC	% of Default Cum Cum Curve Loss Default WAL			% of Default Curve	Cum Loss	Cum Default	WAL	% of Default Curve	Cum	Cum Default	WAL				
50	680%	20.4%	51.0%	11.68	603%	18.1%	45.2%	14.46	557%	16.7%	41.8%	15.50			
100	649%	15.7%	39.2%	5.42	549%	14.4%	36.0%	5.74	506%	13.7%	34.3%	6.01			
150	867%	13.8%	34.5%	4.15	781%	13.1%	32.7%	4.25	735%	12.7%	31.8%	4.31			
200	1273%	12.9%	32.2%	3,44	1192%	12.5%	31.2%	3.47	1145%	12.2%	30.6%	3.49			

Run at 50 FRM PPC and 100 ARM PPC

		1 11 4 1	10011	
	% of Default	Cum	Cum	
	Curve	Loss	Default	WAL
CDR	15.9%	16.9%	42.3%	8.86
% of Curve	563%	14.8%	36.9%	10.62

Ewell IBOR

40% loss severity 12 month lag in recoveries Trigger failing Run to maturity Defaults are in addition to prepayments 100 PPC means the Pricing Speed

This Structural Term Sheet, Colateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information into the Inderwriter considers reliable, but the Underwriter does not represent that it is accourable or complete and it should not be raised upon as such. By accepting this material the recipiont agrees that it will not identifiable or provide the material to any other person. The information contained in this material may be based on assumptions regarding material to destinate the recipion and of the material and the material or any other person. The information contained in this material may be based on assumptions will coincide with notice and solicities and the actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and is affiliates, officers, director, partners and employees, including persons involved in the preparation or issuance of this material may, from the to time, have long or short positions in, and buy and sell, the securities mentioned therein or derivatives there delicheding options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC of the Securities and Col 1933, including options). This material may be filed with the Securities that are ultimately offered or seal purvaunt to such registration statement previously filed with the SEC of the Securities and Col 1933, including a cases where the material discussed herein supersectes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any

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Banc of America Securities



Excess Spread

		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread		6m LIBOR	Period	Paydate	XS Spread			6m LIBOR
1	5/25/2004	261	261	1.09	1.16	42	10/25/2007	420	287	4.10	4.29
2	6/25/2004	464	462	1.11	1.20	43	11/25/2007	415	267	4.16	4.35
3	7/25/2004	469	465	1.13	1.25	44	12/25/2007	421	281	4.22	4.39
4	8/25/2004	464	458	1.15	1.31	45	1/25/2008	415	260	4.28	4.42
5	9/25/2004	464	451	1.22	1.38	46	2/25/2008	415	255	4.34	4.46
6	10/25/2004	468	452	1.26	1.44	47	3/25/2008	426	292	4.40	4.49
7	11/25/2004	463	438	1.33	1.51	48	4/25/2008	416	255	4.46	4.52
8	12/25/2004	468	438	1.39	1.62	49	5/25/2008	421	277	4.38	4.55
9	1/25/2005	463	422	1.48	1.72	50	6/25/2008	416	260	4.43	4.61
10	2/25/2005	462	415	1.55	1.83	51	7/25/2008	422	270	4.48	4.66
11	3/25/2005	466	418	1.62	1.95	52	8/25/2008	416	249	4.53	4.71
12	4/25/2005	451	389	1.70	2.06	53	9/25/2008	416	254	4.59	4.76
13	5/25/2005	456	372	1.94	2.18	54	10/25/2008	422	265	4.64	4.81
14	6/25/2005	450	355	2.03	2.26	55	11/25/2008	417	243	4.69	4.85
15	7/25/2005	455	354	2.12	2.35	56	12/25/2008	422	259	4.73	4.88
16	8/25/2005	449	335	2.21	2.45	57	1/25/2009	417	237	4.78	4.90
17	9/25/2005	448	326	2.30	2.53	58	2/25/2009	417	233	4.83	4.92
18	10/25/2005	453	325	2.39	2.62	59	3/25/2009	434	287	4.88	4.94
19	11/25/2005	447	306	2.48	2.71	60	4/25/2009	417	231	4.92	4.96
20	12/25/2005	452	307	2.56	2.80	61	5/25/2009	423	257	4.82	4.97
21	1/25/2006	446	288	2.66	2.90	62	6/25/2009	418	239	4.86	5.02
22	2/25/2006	445	281	2.74	3.00	63	7/25/2009	424	251	4.90	5.06
23	3/25/2006	460	364	2.82	3.09	64	8/25/2009	420	231	4.95	5.10
24	4/25/2006	444	322	2.91	3.18	65	9/25/2009	420	234	4.98	5.14
25	5/25/2006	449	320	3.04	3.28	66	10/25/2009	426	247	5.02	5.17
26	6/25/2006	443	327	3.13	3.37	67	11/25/2009	421	226	5.06	5.21
27	7/25/2006	447	329	3.22	3.45	68	12/25/2009	427	243	5.10	5.22
28	8/25/2006	441	308	3.30	3.54	69	1/25/2010	422	222	5.14	5.24
29	9/25/2006	440	324	3.39	3.62	70	2/25/2010	423	219	5.17	5.25
30	10/25/2006	445	328	3.47	3.71	71	3/25/2010	440	275	5.21	5.26
31	11/25/2006	413	281	3.56	3.79	72	4/25/2010	424	218	5.24	5.27
32	12/25/2006	418	294	3.64	3.83	73	5/25/2010	431	245	5.15	5.28
33	1/25/2007	411	271	3.72	3.86	74	6/25/2010	426	226	5.18	5.31
34	2/25/2007	410	266	3.81	3.89	75	7/25/2010	432	241	5.21	5.34
35	3/25/2007	426	318	3.88	3.92	76	8/25/2010	428	220	5.24	5.38
36	4/25/2007	408	267	3.96	3.95	77	9/25/2010	429	222	5.27	5.40
37	5/25/2007	413	297	3.77	3.97	78	10/25/2010	435	238	5.30	5.43
38	6/25/2007	411	284	3.84	4.03	79	11/25/2010	430	217	5.33	5.46
39	7/25/2007	419	293	3.90	4.10	80	12/25/2010	436	235	5.36	5.47
40	8/25/2007	414	274	3.97	4.16	81	1/25/2011	432	214	5.39	5.47
41	9/25/2007	415	279	4.04	4.23						

Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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All Information is Preliminary and Subject to Change

Banc of America Securities

Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2004-2

Collateral

\$1 Billion of Home Equity Mortgage Loans

Originator

Option One Mortgage Corporation

Servicer

Option One Mortgage Corporation

Rating

SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 23.45% of the initial mortgage loans covered down to 60% of the property value by PMI
- 2- Excess Interest
- 3- Overcollateralization
- 4- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	825,000,000	82.50%	17.50%	35.00%
M1	Aa2	AA+	AA	Float	58,000,000	5.80%	11.70%	23.40%
M2	A2	AA	A+	Float	47,500,000	4.75%	6.95%	13.90%
M3	A3	AA-	Α	Float	14,000,000	1.40%	5.55%	11.10%
M4	Baa1	A+	A-	Float	10,000,000	1.00%	4.55%	9.10%
M5	Baa2	Α	BBB+	Float	12,500,000	1.25%	3.30%	6.60%
M6	Baa3	888+	BBB	Float	10,000,000	1.00%	2.30%	4.60%
M7	Ba1	BBB	BB+	Float	10,500,000	1.05%	1.25%	2.50%
oc	UR	UR	UR		12,500,000	1.25%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 45% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
May 2007 - April 2008	[TBD]
May 2008 - April 2009	[TBD]
May 2009 - April 2010	[TBD]
May 2010 - April 2011	[TBD]
May 2011 and afterwards	[TBD]

Loss Coverage

First Principal Loss

	Fwd	LIBOR	Fwd LIBOR + 200					
Bond	CDR	Cum Loss	CDR	Cum Loss				
M5	5.7%	9.9%	4.1%	7.4%				
M6	5.0%	8.8%	3.5%	6.4%				

100% Pricing Speed

60% Severity

6 month lag in recoveries

Trigger failing

Run to maturity

Defaults are in addition to prepayments

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Banc of America Securities

Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2004-2

Collateral Originator \$1 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation SQ1/Strong/RPS1 (Moody's/S&P/Fitch)

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Approximately 23.45% of the initial mortgage loans covered down to 60% of the property value by PMI
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- 3- Overcollateralization
- 4- Subordination

						Initial	initiai	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	825,000,000	82.50%	17.50%	35.00%
M1	Aa2	AA+	AA	Float	58,000,000	5.80%	11.70%	23.40%
M2	A2	AA	A+	Float	47,500,000	4.75%	6.95%	13.90%
M3	A3	AA-	Α	Float	14,000,000	1.40%	5.55%	11.10%
M4	Baa1	A+	A-	Float	10,000,000	1.00%	4.55%	9.10%
M5	Baa2	Α	BBB+	Float	12,500,000	1.25%	3.30%	6,60%
M6	Baa3	BBB+	BBB	Float	10,000,000	1.00%	2.30%	4.60%
M7	Ba1	BBB	BB+	Float	10,500,000	1.05%	1.25%	2.50%
oc	UR	UR	UR		12,500,000	1.25%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization Floor is 0.50%

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 45% of the credit enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentag
May 2007 - April 2008	[TBD]
May 2008 - April 2009	[TBD]
May 2009 - April 2010	[TBD]
May 2010 - April 2011	[TBD]
May 2011 and afterwards	[TBD]

Loss Coverage

Class	CDR	Cum Loss
M-2	10.1%	12.1%

45% Severity

12 month lag in recoveries

Trigger failing

Forward LIBOR

Run to maturity

Run at the Pricing Speed

Defaults are in addition to prepayments

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Option One 2004-2

Banc of America Securities



Excess Spread

		Fwd	Fwd	Fwd				Fwd	Fwd	Fwd
Period	Paydate	XS Spread	1m LIBOR	6m LIBOR	ſ	Period	Paydate	XS Spread	1m LIBOR	6m LIBOR
1	5/25/2004	261	1.09	1.16		76	8/25/2010	170	5.24	5.38
2	6/25/2004	462	1,11	1.20	1	77	9/25/2010	171	5.27	5.40
3	7/25/2004	465	1.13	1.25		78	10/25/2010	184	5.30	5.43
4	8/25/2004	458	1.15	1.31		79	11/25/2010	167	5.33	5.46
5	9/25/2004	451	1.22	1.38	į	80	12/25/2010	182	5.36	5.47
6	10/25/2004	452	1.26	1.44	ĺ	81	1/25/2011	165	5.39	5.47
7	11/25/2004	438	1.33	1.51	1	82	2/25/2011	128	5.41	5.48
8	12/25/2004	438	1.39	1.62		83	3/25/2011	168	5.44	5.48
9	1/25/2004	422	1.48	1.72		84	4/25/2011	130	5.47	5.49
10	2/25/2005	415	1.55	1.83		85	5/25/2011	145	5.37	5.49
11	3/25/2005	418	1.62	1.95	1	86		136	5.39	5.51
4	4/25/2005		1.70			87	6/25/2011		5.41	5.54
12	5/25/2005	389 372	1.94	2.06		8B	7/25/2011	145 138	5.44	5.56
14	6/25/2005	355	2.03	2.18 2.26	ļ	89	8/25/2011 9/25/2011	140	5.44	5.58
15	7/25/2005	354	2.12	2.35		90	10/25/2011	148	5.49	5.60
16		335			- 1	91			5.51	5.62
17	8/25/2005	326	2.21 2.30	2.45 2.53	- 1	92	11/25/2011	142	5.53	5.64
1	9/25/2005			1			12/25/2011	151		1
18	10/25/2005	325	2.39	2.62		93	1/25/2012	146	5.55	5.65 5.67
19	11/25/2005	306	2.48	2.71	1	94	2/25/2012	149	5.57	I
20	12/25/2005	307	2.56	2.80		95	3/25/2012	162	5,59	5.68
21	1/25/2006	288	2.66	2.90		96	4/25/2012	157	5.61	5.70
22	2/25/2006	281	2.74	3.00		97	5/25/2012	164	5.59	5.71
23	3/25/2006	364	2.82	3,09	1	98	6/25/2012	165	5.61	5.73
24	4/25/2006	322	2.91	3.18		99	7/25/2012	171	5.63	5.74
25	5/25/2006	320	3.04	3.28		100	8/25/2012	174	5.65	5.76
26	6/25/2006	327	3:13	3.37		101	9/25/2012	179	5.67	5.78
27	7/25/2006	329	3.22	3.45	ĺ	102	10/25/2012	184	5.68	5.79
28	8/25/2006	308	3.30	3.54		103	11/25/2012	190	5.70	5.81
29	9/25/2006	324	3.39	3.62		104	12/25/2012	195	5.72	5.81
30	10/25/2006	328	3.47	3.71		105	1/25/2013	201	5.73	5.80
31	11/25/2006	281	3.56	3.79		106	2/25/2013	207	5.75	5.80
32	12/25/2006	294	3.64	3.83		107	3/25/2013	214	5.76	5.80
33	1/25/2007	271	3.72	3.86		108	4/25/2013	220	5.78	5.79
34	2/25/2007	266	3.81	3.89		109	5/25/2013	226	5.68	5.79
35	3/25/2007	318	3.88	3.92		110	6/25/2013	232	5.70	5.80
36	4/25/2007	267	3.96	3.95		111	7/25/2013	239	5.71	5.81
37	5/25/2007	297	3.77	3.97		112	8/25/2013	246	5.72	5.83
38	6/25/2007	281	3.84	4.03		113	9/25/2013	254	5.74	5.84
39	7/25/2007	287	3.90	4.10		114	10/25/2013	261	5.75	5.85
40	8/25/2007	266	3.97	4.16		115	11/25/2013	268	5.76	5,86
41	9/25/2007	270	4.04	4.23		116	12/25/2013	276	5.77	5.86
42	10/25/2007	277	4.10	4.29	į	117	1/25/2014	284	5.78	5.87
43	11/25/2007	256	4.16	4.35		118	2/25/2014	293	5.80	5.88
44 45	12/25/2007	269	4.22	4.39		119 120	3/25/2014	302	5.80	5.88
3	1/25/2008	247	4.28	4.42		i	4/25/2014	310	5.81	5.89
46	2/25/2008	241	4.34	4.46		121	5/25/2014	319	5.81	5.89
47	3/25/2008	277	4.40	4.49	į	122	6/25/2014	328	5.81	5.89
48	4/25/2008	239	4.46	4.52		123	7/25/2014	338	5.81	5.89
49	5/25/2008	260	4.38	4.55		124	8/25/2014	347	5.81	5.89
50	6/25/2008	241	4.43	4.61		125	9/25/2014	358	5.81	5.89
51	7/25/2008	250	4.48	4.66		126	10/25/2014	368	5.81	5.89
52	8/25/2008	229	4.53	4.71		127	11/25/2014	378	5.81	5.89
53	9/25/2008	233	4.59	4.76		128	12/25/2014	389	5.81	5.89
54	10/25/2008	242	4.64	4.81		129	1/25/2015	400	5.81	5.89
55	11/25/2008	220	4.69	4.85	!	130	2/25/2015	411	5.81	5.89
56	12/25/2008		4.73	4.88	İ	131	3/25/2015	423	5.81	5.89
57	1/25/2009	213	4.78	4.90		132	4/25/2015	435	5.81	5.89
58	2/25/2009	207	4.83	4.92		133	5/25/2015	448	5.81	5.89
59 60	3/25/2009	259	4.88	4.94		134	6/25/2015	460	5.81	5.89
1	4/25/2009	203	4.92	4.96		135	7/25/2015	473	5.81	5.89
61	5/25/2009	226	4.82	4.97		136	8/25/2015	487	5.81	5.89
62	6/25/2009	206	4.86	5.02		137	9/25/2015	500	5.81	5.89
63 64	7/25/2009	216	4.90 4.95	5.06 5.10	ļ	138	10/25/2015 11/25/2015	515 520	5.81 5.81	5.89 5.89
65	8/25/2009 9/25/2009	195 197	4.95 4.98	5.10 5.14		139 140		529 544	5.81 5.81	
66	10/25/2009		4.98 5.02	5.14 5.17	İ	140	12/25/2015	544 550	5.81 5.81	5.89 5.89
67			5.02	5.17		142	1/25/2016 2/25/2016	559 575	5.81	5.89
68	11/25/2009 12/25/2009		5.06	5.21		142	3/25/2016	575 591	5.81 5.81	5.89
69	1/25/2010	182	5.14	5.24		143	4/25/2016	608	5.81	5.89
70	2/25/2010	178	5.17	5.25		145	5/25/2016	625	5,81	5.89
71	3/25/2010	228	5.21	5.26	(146	6/25/2016	643	5.81	5.89
72	4/25/2010	175	5.24	5,27		147	7/25/2016	661	5.81	5.89
73	5/25/2010	196	5.15	5.28		148	8/25/2016	680	5.81	5.89
74	6/25/2010		5.18	5.31		149	9/25/2016	699	5.81	5.89
75	7/25/2010	189	5.21	5.34		150	10/25/2016	718	5.81	5.89

Filed																											
Amount Bought																											
Bonds Purchased				ſ																							
Comments					NO LONGER NEED TO DO I HESE				Use 30% Severity																		
Sent to Desk	×	×	×	×		×	×	×	×	×																	
Tied out (Y/N) Desk	×	×	×	×		×	×	×	×	×]							
Sent to Accountants	×	×	×	×		×	×	×	×	×																	
Request Completed	×	×	×	×	and the second s	×	×	×	×	×																	
Request	Standard Runs	Standard Runs	Standard Runs	Standard Runs	Standard Runs	B/Es	B/Es	B/Es and XS Spread Table	B/Es	B/Es	XS Spread																
Bond ID? / Collateral Group?	M-1	M-5	M-6	M-5	All Subs	M-5				M-2																	
Investor	SSRM	SSRM	Rabo	Etrade	OBS	Fortress	TCW	Independence	MKP	TIAA	TIAA																
BAS Contact	Nik	Jorge	Jorge	XX.	ž	ZZ			<u>Z</u>		Z																
Sales Contact BAS Contact	Redmond	Redmond	Zinn	Willett	Comerford	Comerford		Zinn	Zinn	Clifford	Clifford																
# Date	1 3/31/2004	2 3/31/2004	3 3/31/2004	4 3/31/2004	5 3/31/2004	6 3/31/2004	7 3/31/2004	8 3/31/2004	9 3/31/2004	10 3/31/2004	11 3/31/2004	12 3/31/2004	13 3/31/2004	14 3/31/2004	15 3/31/2004	16 3/31/2004	17 3/31/2004	18 3/31/2004	19 3/31/2004	20 3/31/2004	21 3/31/2004	22 3/31/2004	23 3/31/2004	24 3/31/2004	25 3/31/2004	26 3/31/2004	28 3/31/2004

Rond Assumptions	motions										Daily Mindows	Accumod
				Delay			Bond	Bond	WAL	Modified	WODULAN INTO	Assumen
		Dating	Interest Type	Davs	Current Face Coupon	Coupon	Index	Margin	Call / Mat	Duration	Call / Mat	Price
ranche	Describinon	Ratilig	meres in		000 000 966		1ml IBOB	21 hns	271/290	2.62	1-81 / 1-181	100.000000
A-1A	Conf Prorata	AAA/Aaa	Floating	>	330,080,000	,		2 .	17.7	000	1 81 / 1-181	100 00000
4	Conf Prorata	AAA/Aaa	Floating	0	200,000,000		1mLIBOR	24 pbs	2.717.290	70.7	101-1 / 10-1	00000000
<u>.</u>	20 CIA	200/000	Floating	c	97,530,000	•	1mLIBOR	9 bps	1.00 / 1.00	0.99	1-19 / 1-19	100.00000
A-2	NC Sed	AAAAAA	S :	.	450 240 000		1ml IBOD	21 hns	3.00 / 3.00	2.92	19-71 / 19-71	100.000000
A-3	NC Sed	AAA/Aaa	Floating	0	100,017,861		HILLIDON	24.	2000		71 01 171 183	100 00000
. <	NC Sec	AAA/Aaa	Floating	0	31,070,000	•	1mLIBOR	40 bps	6.66 / 8.51	6.30	701-1//10-1/	100.00000
ŧ :	200	2000	Cloating	_	58 000 000	•	1mLIBOR	52 bps	4.75 / 5.19	4.52	39-81 / 39-146	100.000000
Ξ	Mezz	WWA	i loainig	٠ (0000001	•	0001111	40E hne	1721511	4 42	38-81 / 38-132	100.000000
M-2	Mezz	A/A2	Floating	0	47,500,000	1	אסוחווו	edo col	11.0.121.4	1 0	02 04 / 07 444	4000000
2	Moss	۸-/۵3	Floating	0	14,000,000	•	1mLIBOR	125 bps	4.71 / 5.03	4.39	3/-81/3/-114	100.00000
? :	77211	,,,,,,,,	gentacil.		10,000,000	•	1mLIBOR	175 bps	4.70 / 4.97	4.32	37-81 / 37-107	100.000000
₹	Mezz	PPP+/Paai	Floating	۰ د	000	-	0001	100 400	4 70 / 4 80	4 30	37-81 / 37-100	100,000000
Z-2	Mezz	BBB/Baa2	Floating	-	12,500,000	•	אספודוווו	eda os l	107.4	2 .	00 201 102 00	4000000
		PDDD /B233	Floating	c	10.000.000		1mLIBOR	325 bps	4.70 / 4.75	4.13	31-81/31-90	100.00000
9-M	779M	DDD-/Dags	Simple	•	40,000,000		4200	250 hns	1 16 / 4 AB	3 77	37-78 / 37-78	85.204045
M-7	Mezz	BB+/Ba1	Floating	0	10,500,000	٠	RUBICIE	230 002	4.407			
					987,500,000							

Other Assumptions

Cutoff Date: Expected Settlement Date: First Payment Date:

4/1/2004 4/13/2004 5/25/2004

Overcollateralization: OC is Fully Funded at 1.25% OC Floor is 0.50% Stepdown Period is 37

1.09% 1.16% 1 month LIBOR: 6 month LIBOR:

Pricing Speed: Fixed Loans: 115 FRM PPC (100 FRM PPC is 4 CPR increasing to 20 CPR over 12 mos) ARM Loans: 4 CPR increasing to 35 CPR over 24 months

Optional Call: The bonds will be callable after the pool balance declines below 10% of the cutoff date pool balance After the Optional Termination:
-the margins on the Class A bonds will double
-the margins on the Class M bonds will increase by a factor of 1.5

0.3365% 0.0030% WA MI Fee: Trustee Fee:

Step Servicing Fee:

Fee (bps) 30 40 65 : Month 1-10 11-30 31 and thereafter